



Small Business Repository Playbook



LOS ANGELES COUNTY
ECONOMIC DEVELOPMENT CORPORATION

Collaboratively Advancing Growth and Prosperity for All

SMALL BUSINESS POST-DISASTER RECOVERY GUIDE: LOS ANGELES

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I. Introduction

SMALL BUSINESS RECOVERY REPOSITORY

Due to its unique geography and recent climate changes, Los Angeles is highly susceptible to natural disasters, including wildfires, earthquakes, mudslides, flooding, and extreme heat. The risk of, and response to, these disasters pose significant challenges for small businesses in the region. Yet many small business owners and operators are inadequately prepared for effective disaster response, recovery, and resilience.

This library of articles, checklists, and resources is designed to help small businesses navigate these challenges. From immediate response steps to long-term planning strategies, it provides practical tools to help business owners prepare, protect their operations, and recover more quickly in the event of disruptions. The goal is to build a stronger, more resilient small business community across Los Angeles.

Please note: The information in this resource is for general informational purposes only and is not a substitute for professional legal, financial, or tax advice. Businesses should consult with qualified advisors to evaluate their specific circumstances. LAEDC is not responsible for any actions taken based on this information and does not guarantee funding outcomes.

II. Accessing Capital After a Disaster

SECURING CAPITAL FOR POST-DISASTER RECOVERY IN LOS ANGELES

Disasters strike without warning, often halting operations overnight and creating an immediate financial crisis. Small businesses are especially vulnerable during these moments, with fixed expenses such as rent and payroll continuing to accrue while revenue declines. This pressure can wipe out years of effort in weeks, turning recovery into a race against time and leaving many at risk of permanent closure. This article offers guidance for small businesses seeking capital in the aftermath of a disaster.

UNDERSTANDING THE FINANCE LANDSCAPE POST-DISASTER

Key Terms You Should Know:

Financing Options

Traditional Loans are those from traditional banks and other financial institutions and typically require strong credit, collateral, and an established business history. This makes them difficult for many small businesses to access, particularly those with thin or low credit files, limited history, and/or limited traditional documentation.

Government-backed loans

Federal Government Disaster Loans, such as those offered by the Small Business Administration (SBA), are designed for emergencies, providing low interest rates, longer repayment horizons, and quick support for recovery.

State Government Disaster Loans may launch emergency relief programs, often through their Office of Emergency Services or Small Business Advocates (e.g., CalOSBA in California). These can include bridge loans or sector-specific support in light of a declared disaster.

Local Government Disaster Loans, such as those from cities and counties, may provide small business emergency loans following a declared disaster.

Mission-driven loans, often provided by **Community Development Financial Institutions** (CDFIs), are designed to advance social, economic, or environmental missions and frequently serve borrowers who have historically been underserved. Common providers include CDFIs, credit unions, nonprofit loan funds, and community banks.

Grants are funds that do not need to be repaid, often offered during the immediate disaster crisis through local government, non-profit, or banking entities

- **Pro-tip:** Following a disaster, emergency grants are often launched by county or city governments, nonprofits, state agencies, and occasionally by private foundations or corporations. These funds are designed to move quickly and help small businesses cover urgent costs, such as rent, payroll, or restocking.
- **Remember:** They are time-sensitive, so apply fast!

Forgivable Loans are loans that can be waived if certain conditions are met, essentially turning into a grant. These are structured like traditional loans, but if requirements such as using funds for **pre-approved** expenses are met, repayment may be fully or partially forgiven. Small businesses may see more of these programs after disasters, as they are designed to provide rapid relief while ensuring that funds are directed directly to recovery needs.

- **Example:** Similar to a small business forgiveness grant, the Public Service Loan Forgiveness (PSLF) program is another example of a forgivable loan. It is not for businesses, but it forgives a borrower's remaining student loan debt after they meet specific conditions, such as working in a qualifying public service job for 10 years.
- **Pro-Tip:** Always check the specific forgiveness requirements and deadlines – missing documentation or misusing funds could turn a forgivable loan into standard debt.

Predatory Lenders target businesses in crisis with fast cash, hidden fees, and sky-high interest rates. Stick with trusted sources, such as government agencies, non-profits, traditional banks, or CDFIs, for safe funding.

- **Pro-Tip: Verify trusted lenders** on the [Venturize platform](#), which vets and lists small-business-friendly options.
- **CAUTION:** Always remember to avoid lenders who rush you, skip paperwork, or lack transparency.

STEP-BY-STEP GUIDANCE FOR SECURING FUNDING AFTER A DISASTER

Before Disaster Strikes: Prepare to Recover

Proactive planning is your best defense to make sure all business licenses, certificates, permits, and insurance are up to date. Taking these steps now can significantly streamline your recovery later.

- **Secure Your Records:** Back up all core business documents (financial statements, tax returns, legal contracts, inventory lists) to a secure, cloud – based server or an off – site location.
- **Build Your Network:** Establish a relationship with a local financial services provider (bank, government entity, or CDFI) and resource provider (Chamber of Commerce, Small Business Development Center (SBDC) or LAEDC). These organizations are invaluable resources for advice and support when you need it most.

Step 1: Immediate Action Steps (often the first 72 hours after a disaster strikes)

When it is safe to do so, take these critical steps right away. These actions will lay the groundwork for insurance claims, disaster loan applications, and other forms of aid.

Document All Damage Comprehensively

- **Photograph and Video Everything:** Before any cleanup or repairs, thoroughly document all damage. Take clear, wide-angle shots and close-ups of damaged property, equipment, inventory, and furniture.

- **Document Effectively:** Conduct a Video Walkthrough. A narrated video is highly recommended to capture the full scope and context of the loss, which is extremely useful for insurance adjusters and loan officers.

Register with Key Agencies Immediately

- **FEMA:** Register at [Disaster Assistance](#). This is often a mandatory first step to unlock access to other federal programs, including SBA loans.
- **SBA:** Start your application immediately at the SBA Disaster Loan Assistance portal. Applying early places you in the system; there is no cost or obligation to accept a loan.
- **State Agencies:** Register with your state’s emergency management office, such as CalOSBA in California, to access state-specific relief programs and grants.

Initiate the Insurance Process

- **File Your Insurance Claim:** Contact your insurance provider immediately and begin the claim process. Keep copies of all communications, including the claim filing, adjuster’s notes, and your settlement or denial letter for your loan application. Funders need to know what insurance will cover before they can consider funding the remaining costs. File a claim and save copies of all communications.
- **Create a Damaged Inventory List:** Make a detailed, itemized list of all lost or damaged items. Include items such as inventory, supplies, computers, machinery, equipment, furniture, and fixtures. If possible, add the estimated value, purchase date, and original cost. This list supports both insurance claims and funder documentation and underwriting (for potential loans).

Step 2: Identify Financing Options

When evaluating financing after a disaster, it is important to first understand your available options, from emergency grants and SBA loans to CDFI loans, forgivable loans, and traditional bank financing. Each path comes with different requirements, timelines, and levels of flexibility, so knowing where you fit will save time and prevent setbacks.

- **Pro Tip:** Start with a quick self-assessment, consider your speed, purpose, amount, credit, and whether your documents are ready.

Options to Explore

OPTION	TYPICAL PURPOSE	RELATIVE SPEED*	CREDIT SENSITIVITY	WHO TO CONTACT/LEARN MORE
EMERGENCY GRANTS	Urgent costs (rent, payroll, restocking)	Faster	Not credit-based	City/County/State portals; nonprofits; foundations
SBA DISASTER LOANS	Repair/replace assets, working capital	Moderate	Moderate (program guidelines apply)	SBA Disaster Loan Assistance portal
MISSION-DRIVEN LOANS (CDFI'S/CREDIT UNIONS)	Flexible recovery capital; underserved borrowers	Moderate	More flexible	Local CDFIs. CDFI Finder (OFN)
TRADITIONAL BANK LOANS	Larger/longer-term financing (established firms)	Moderate	Higher	Your bank/relationship manager
FORGIVABLE LOANS (WHEN AVAILABLE)	Targeted relief with forgiveness rules	Program-dependent	Program-dependent	Program administrators (read rules carefully)

*Speed varies by demand, completeness of your file, and program backlogs.

DO NOT FORGET TO WATCH OUT for Predatory Lenders

Avoid lenders that:

- Pressure you to act immediately
- Skip paperwork or transparency
- Offer unclear repayment terms

AND REMEMBER, you can verify safe lenders on [Venturize](#).

Step 3: Prove Business Viability: Gather Core Financial Records

To access disaster loans and grants, you must demonstrate that your business was financially healthy and operational before the disaster. Assembling these documents immediately will significantly expedite the application and approval process.

Essential Documentation Checklist

DOCUMENT	PURPOSE	STEPS/REQUIREMENTS
FEDERAL INCOME TAX RETURNS (BUSINESS & PERSONAL)	Demonstrates financial history and viability of the business.	Provide complete, signed returns for the last 2–3 years. Sole Proprietors: Include personal tax returns with Schedule C. Partnerships & Corporations: Submit business tax returns.
PRE-DISASTER FINANCIAL STATEMENTS	Proves the business was active and solvent before the disaster.	Provide documents dated within 90 days prior to the disaster. Profit & Loss (P&L) Statement: Shows revenue and expenses. Balance Sheet: Lists assets, liabilities, and equity.
SCHEDULE OF LIABILITIES (SBA FORM 2202)	Lists all existing debts and obligations for lender review.	Use official SBA Form 2202. Include: lender names, original loan amounts, current balances, and monthly payments.
PERSONAL FINANCIAL STATEMENT (SBA FORM 413D)	Shows personal financial strength of owners (20% plus ownership).	Each owner with 20% or more ownership must submit. Complete SBA Form 413D. Assesses the individual's ability to support the loan.

Step 4: Complete Your Funding Application Package

After gathering your core financial records, the next critical step is to build a compelling narrative for lenders and grantors. This involves clearly explaining your business, justifying your funding request with precise details, and providing supporting documentation. A strong application demonstrates not just need but also a clear, viable plan for recovery. *Think of this as your business's case for survival.* Here is how to build it:

General Business Information & Narrative: You will need to clearly articulate what your business does. If you do not have a formal business plan, do not panic. Now is the time to create a concise summary.

- **What to Prepare:** A one-page overview of your business that includes:
 - Your business name, structure (LLC, S-Corp, etc.), and years in operation.
 - Your mission and a clear description of your core products or services.
 - Key differentiators that make your business unique in the market.
 - Brief information on your target customers and community role.

- **Pro Tip:** Use an AI tool to help you draft this. Use a prompt like:
 - *"Act as a small business owner. Based on the following information, write a compelling one-paragraph summary of my business: [Describe your business, what you sell/do, and who your customers are]."*
 - **Official Resource:** For a more formal plan, the [SBA's Guide to Writing a Business Plan](#) is an excellent tool.

Detailed List of Fund Usage: This is the most critical part of your application. Lenders need to see exactly how their money will help you rebuild. Vague requests are often denied. Break down exactly how the funds will be spent to indicate that this investment will be worthwhile and you will be in a position to pay back the loan. Be specific — vague terms like “working capital” will not be enough. Here is an example of what to include:

- **\$18,500 – Building Repairs:** Drywall repair, electrical rewiring, and new flooring throughout retail space. (Supported by contractor bid from ABC Restoration)
- **\$42,750 – Equipment Replacement:** Purchase and install two (2) new Model XYZ Commercial Ovens. (Supported by vendor quote from DEF Equipment Supply)
- **\$15,000 – Inventory:** Restock perishable goods and core product ingredients.
- **\$12,500 – Operating Expenses:** Cover payroll for 3 employees for the next two months.

Supporting Documentation (The "Proof"): Strengthen your application by backing every request with evidence. Include signed contractor bids and vendor quotes to validate your cost estimates. This documentation builds immediate trust and credibility with underwriters by demonstrating a realistic, well-researched recovery plan.

- **Contractor Bids and Vendor Quotes:** Attach signed, detailed estimates for all repair work and major equipment purchases. This proves your cost estimates are realistic and not inflated.
- **Proof of Business Ownership and Formation:** Include legal documents that verify you own and operate the business:
 - *Articles of Incorporation/Organization*
 - *Business Licenses*
 - *Fictitious Business Name (DBA) Filing*
 - *Partnership or Operating Agreements (if applicable)*

By meticulously preparing these sections, you move from being just another applicant to a well-organized business owner with a clear, actionable, and trustworthy recovery plan. This significantly increases your chances of approval.

DIRECTORY: TRUSTED AGENCIES & SMALL BUSINESS RESOURCES FOR FINANCIAL RECOVERY

Navigating recovery is complex. Use this guide to connect with the right resources at each stage, from immediate relief to long-term planning. **Start with advisors (Step 1) to get a personalized plan, then contact agencies (Step 2) to take official action.**

Step 1: Get Free, Personalized Guidance First

Connect with these free, trusted organizations to get help understanding your options, preparing applications, and creating a tailored recovery strategy. This can save you significant time and prevent costly mistakes.

Trusted Organizations

ORGANIZATION	WHAT THEY DO	BEST FOR
LAEDC BUSINESS ASSISTANCE PROGRAM <i>(BAP)</i>	Your #1 local advisor. Provides free, one-on-one consulting to navigate disaster recovery, identify funding sources, develop reopening plans, and get guidance on permits and overall strategy.	Creating a personalized recovery plan and getting expert help with complex processes. LAEDC Business Assistance
BUSINESS SUPPORT ORGANIZATIONS <i>(SBDCS, SCORE, CHAMBERS OF COMMERCE)</i>	Provide hands-on support, mentorship, business plan reviews, and workshops. They help you understand financing options, prepare loan/grant applications, and connect with trusted lenders.	Getting funding-ready and accessing foundational business education and referrals. Find your local SBDC at AmericasSBDC.org .
COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS <i>(CDFIS)</i>	Local, mission-driven lenders that provide flexible loans and advisory services, especially to businesses underserved by traditional banks. They offer a more personal, supportive approach.	Securing flexible capital when traditional financing is difficult. Find a local CDFI using the CDFI Locator .

Step 2: Access Official Aid & Recovery Programs

After getting guidance, use this directory to take official steps and access loans, grants, and state aid. Your advisor from Step 1 can help you determine which programs are right for you.

Key Agencies for Access to Financial Recovery

AGENCY / ORGANIZATION	PRIMARY ROLE	KEY RESOURCE & PRO-TIP
FEDERAL EMERGENCY MANAGEMENT AGENCY <i>(FEMA)</i>	Registration with FEMA is often a mandatory first step to unlock access to other federal aid programs, including SBA loans.	Disaster Assistance Pro-Tip: Register immediately. This step is required for SBA disaster loan consideration and other forms of assistance.
U.S. SMALL BUSINESS ADMINISTRATION <i>(SBA)</i>	The primary source of federal disaster recovery funds. Offers low-interest disaster loans for physical damage, economic injury, and mitigation.	SBA Disaster Loan Assistance Portal Pro-Tip: Apply early, even if you are unsure, you will accept a loan. It places you in the system and helps define your total need.
CALIFORNIA OFFICE OF THE SMALL BUSINESS ADVOCATE <i>(CALOSBA)</i>	The central state-level hub for all disaster recovery resources. Activates relief programs like emergency grants and loan programs after a state-declared emergency.	CalOSBA Disaster Resources Pro-Tip: Bookmark this site. Check it regularly for new grant announcements and state-specific relief programs.
LOCAL CITY & COUNTY GRANT PROGRAMS	Following a disaster, cities and counties often launch targeted, non-repayable grant programs (e.g., California Small Business Relief Grant, City of LA's Microenterprise Recovery Program).	Pro-Tip: Vigilance is key. Regularly check your city hall and LA County official websites for new program announcements, as these grants are time-sensitive and can run out of funds quickly.

CONCLUSION: TAKE CONTROL OF YOUR RECOVERY

Navigating the path to funding after a disaster is challenging, but you do not have to do it alone. This guide has provided a roadmap from immediate action to a compelling application. By leveraging the free resources available and following a disciplined strategy, you can secure the capital needed not just to reopen, but to rebuild stronger.

Your persistence and organization are the most critical factors for a successful recovery. Take control by executing this proactive plan.

Key Pro-Tips for a Successful Recovery (Top 5 Takeaways)

- **Document Everything First, Apply Fast**
- **Know Your Funding Options**
- **Justify Every Dollar**
- **Beware of Predatory Lenders**
- **Use Your Free Support Network**

By taking methodical, informed action, you can secure the capital needed to not just reopen, but to rebuild stronger. This structured approach will give you the confidence to access the capital you need without delay.

CHECKLIST: POST-DISASTER CAPITAL ACCESS FOR LOS ANGELES SMALL BUSINESSES

Turn insight into action with this step-by-step checklist, designed to help you execute the resilience planning steps outlined in the Securing Capital for Post-Disaster Recovery in Los Angeles article.

Before Disaster Strikes (Preparation)

- Secure Records** – Back up financials, tax returns, legal docs, leases, insurance policies, and inventory lists to a cloud drive and an off-site device in case of physical document damage.
- Know Your Coverage** – Review insurance for exclusions (e.g., flood, wildfire, business interruption) and your claims process.
- Build Your Network** – Establish relationships with a local financial services provider (bank, government entity, or CDFI) and resource provider (Chamber of Commerce, Small Business Development Center (SBDC), or LAEDC).
- Bookmark Key Portals** –
 - **FEMA** - [fema.gov/assistance](https://www.fema.gov/assistance)
 - **SBA Disaster Loans** - [sba.gov/funding-programs/disaster-assistance](https://www.sba.gov/funding-programs/disaster-assistance)
 - **CalOSBA** - [calosba.ca.gov](https://www.calosba.ca.gov)
 - **CDFI Information** - [ofn.org](https://www.ofn.org)
 - **LAEDC** - [laedc.org/business-assistance](https://www.laedc.org/business-assistance)
 - **Venturize (Lender Vetting)**: [venturize.org](https://www.venturize.org)

Step 1: Immediate Actions (After A Disaster Strikes)

- Document All Damage** – Photo/video everything before cleanup. Create a narrated video walkthrough and capture wide shots and close-ups of the building, equipment, and inventory.
- Register Now** – Start applications at FEMA and the SBA using the links above.
- Start Insurance Claim** – Notify your carrier immediately. Save claim #, adjuster notes, and all emails/calls in a single folder.
- Create a Damage Inventory** – Item, description, qty, est. value, purchase date/cost; add links to vendor quotes when possible.
- Open a Recovery Folder** – Keep copies of every document, estimate, receipt, and communication (cloud and local).

Step 2: Identify Financing Options

After a disaster, funding can come from grants, loans, or relief programs, each with different requirements, timelines, and flexibility. Knowing where you fit saves time and prevents setbacks.

Checklist: Do your needs match any of these?

- Emergency Grants** – Fast help for urgent costs (rent, payroll, restocking). Not credit-based.
- SBA Disaster Loans** – Repairs, replacements, working capital. Moderate speed, moderate credit.
- CDFI / Mission-Driven Loans** – Flexible recovery capital, especially for underserved borrowers.
- Traditional Bank Loans** – Larger/long-term financing for established firms; higher credit requirements.
- Forgivable Loans (if offered)** – Repayment waived if rules are met.

DO NOT FORGET: Watch out for predatory lenders that pressure you, skip paperwork, or hide terms.
Verify safe options at [Venturize.org](https://www.venturize.org)

Step 3: Prove Business Viability *(Gather Core Financial Records)*

- Federal Tax Returns (2–3 years)** – Business returns, if sole proprietor includes personal return with Schedule C.
- Pre-Disaster Financials** – P&L and Balance Sheet dated within 90 days before the disaster.
- Schedule of Liabilities** – SBA Form 2202 – List lender names, original amounts, current balances, monthly payments.
- Personal Financial Statement** – SBA Form 413D – Required for each owner with 20% plus ownership.

Step 4: Complete Your Funding Application Package

- 1-Page Business Overview** – Entity & years in operation, mission, products/services, target customers, what makes you unique.
- Line Item-Funding Request** – Be specific; avoid “working capital.” Example: \$18,500 repairs • \$42,750 equipment • \$15,000 inventory • \$12,500 payroll.
- Quotes & Bids (The Proof)** – Signed contractor estimates and vendor quotes attached to each line item.
- Ownership/Formation Docs** – Articles of Incorporation/Organization, business license(s), DBA, partnership/operating agreements.
- Submit in Parallel** – Apply to SBA, CDFIs, and active grant programs at the same time. Track status and deadlines.

Key Pro-Tips (Top 5 Takeaways)

- Document First; Apply Fast** – Evidence before cleanup; FEMA/SBA registrations unlock other aid.
- Know Your Funding Options** – SBA disaster loans, emergency grants, CDFI loans, forgivable loans.
- Justify Every Dollar** – Tie each requested amount to a quote/bid and recovery need to boost approval odds. Show exactly how funds will be used (repairs, payroll, inventory).
- Beware Predatory Lenders** – Use vetted sources (SBA, CDFIs, LAEDC, SBDCs, SCORE); verify at Venturize.org.
- Use Your Free Support Network** – Contact LAEDC, SBDCs, SCORE, and local CDFIs for no-cost-advising.

Ongoing Considerations

- Follow Up** – Check application portals weekly; respond to requests quickly.
- Track Deadlines** – Create reminders for submissions, appeals, and forgiveness milestones.
- Keep Dual Copies** – Digital and printed packets for each application.
- Stay Updated** – Watch CalOSBA and City/County sites for new emergency grants.
- Tap Service Providers** – Contact a trusted service provider for guidance (e.g., SBDCs, SCORE, or LAEDC). The LAEDC Business Assistance Program (BAP) is one option that can help streamline your process, connect you with funding, and prevent costly mistakes. Get support: laedc.org/recovery.

Quick Links

FEMA - [fema.gov/assistance](https://www.fema.gov/assistance)

SBA Disaster Loans - [sba.gov/funding-programs/disaster-assistance](https://www.sba.gov/funding-programs/disaster-assistance)

CalOSBA - [calosba.ca.gov](https://www.calosba.ca.gov)

CDFI Information - [ofn.org](https://www.ofn.org)

LAEDC - [laedc.org/business-assistance](https://www.laedc.org/business-assistance)

Venturize (Lender Vetting): [Venturize.org](https://www.venturize.org)

By diligently completing these tasks, you position yourself as a prepared and proactive business owner, enhancing your chances of securing the capital needed to recover and rebuild.

III. Rebuilding and Permitting

NAVIGATING PERMITTING FOR POST-DISASTER REBUILDING IN LOS ANGELES

While the urgent need to rebuild after a disaster is understandable, acting without proper permits can jeopardize your entire recovery. This guide provides a strategic roadmap for Los Angeles small businesses, from storefronts to home-based enterprises, to navigate the permitting maze, avoid costly mistakes, and rebuild a stronger, more resilient foundation with confidence.

UNDERSTANDING THE POST-DISASTER PERMITTING LANDSCAPE

Key Terms You Should Know

Building Permits are official approvals granted by the local city agency, allowing you to proceed with a construction project. It ensures the work complies with safety, zoning, and structural codes (e.g., California Building Code, Los Angeles Building Code).

The Planning/Zoning Department is the city department responsible for governing land use. They ensure your business's type, size, location, and signage are allowed in your specific zone. Even if you are rebuilding, changes to use or footprint may trigger a zoning review.

The Los Angeles Department of Building and Safety (LADBS) is the primary agency for obtaining building permits and conducting inspections within the City of LA.

An Over-the-Counter (OTC) Permit is a simplified permit process for minor, straightforward repairs that can be issued the same day. Examples include minor drywall repairs, non-structural roofing repairs with a certain value, or replumbing a single fixture.

- **Pro-tip:** After a disaster, LADBS often expands the scope of work eligible for OTC permits to speed up recovery. Always call or visit an LADBS branch to confirm if your repairs qualify.

Plan Check is a mandatory review process for complex projects (structural repairs, changes to layout, new construction) where city engineers examine detailed architectural and engineering plans to ensure they meet all codes.

Certificate of Occupancy (C of O) is a legal document issued by the city certifying a building is safe to occupy and suitable for its intended use. You may need a new or amended C of O if you rebuild, change the building's use, or layout. Suppose you rebuild changes the building's use (e.g., from retail to restaurant) or layout. In that case, you will likely need a new or amended C of O before you can legally reopen. Factor this into your timeline.

Disaster Recovery Centers (DRCs) are temporary facilities set up by FEMA, the state, and local agencies following a major disaster declaration. LADBS and other city departments often have staff there to provide expedited permitting guidance. Locations are announced via local news and official city/county websites after a disaster and run for varying amounts of time post-disaster.

Lost Property Records can potentially be obtained from LADBS, who may have copies on microfilm or digital archives, in the event your copy of your building plans are destroyed.

- **Pro-tip:** You can request them, but it takes time.

STEP-BY-STEP GUIDANCE FOR NAVIGATING THE PERMITTING PROCESS AFTER A DISASTER

Step 1: Navigating Los Angeles Permitting Departments: A Visual Guide

Rebuilding your business will likely require approvals from multiple departments, including Planning (zoning), Public Works (sidewalks, curbs, cuts), and Fire (sprinklers), creating a multi-step process. To prevent delays, immediately identify all required departments.

First, find your jurisdiction: Your location determines which agencies you need to contact. Verify if you are in a City or Unincorporated LA County by entering your business address at the [LA County District Map Lookup](#).

- **Critical Reminder:** Confirm zoning and permit requirements with the correct authority (City or County) before signing a lease or purchasing property.

Then, contact LADBS: At no cost, you will receive specific guidance on the exact permits and departments needed for your business, saving you time and preventing costly missteps before you begin your project.

- **Key Resource:** [LADBS Emergency Response Page](#)

Follow the sequence in the visual guide: Start with Zoning → Building & Safety → Specialized Departments.

- **Pro Tip:** Your project may require multiple department approvals. Use the LADBS [Check Permit Status](#) tool to view prior approvals for your location.

Key Department Overview

DEPARTMENT	CORE QUESTION	KEY RESOURCE	WHY IT MATTERS
LA CITY PLANNING	"Can I do this here?"	ZIMAS Online Tool	Governs land use, zoning, and business type allowed at your location.
LADBS	"How do I build this?"	EPIC-LA Portal	Central hub for construction permits (building, electrical, plumbing).
LA FIRE DEPARTMENT	"Is it safe?"	LAFD Fire Prevention	Permits for alarms, sprinklers, occupancy loads, and exits. Required for final sign-off.
HEALTH DEPARTMENT	"Safe for food?"	City or County Portal	Mandatory plans check for food service business layout and equipment.
PUBLIC WORKS (BOE)	"Affect public space?"	Public Works Permits	Permits for work on sidewalks, patios, or other public right-of-way.

Step 2: Check Damage & Plan Your Repairs

Before you start any work, you need to understand exactly what was damaged and what needs to be fixed. This careful planning prevents future problems and delays.

Document Everything Comprehensively:

- **Photograph and Video Everything:** Before any cleanup beyond making the property safe, take extensive photos and video of all damage. This is for your insurance, FEMA/SBA, and will help your contractor and the permit officials understand the pre-repair condition.
 - **Document Effectively:** A narrated video walkthrough is highly recommended to capture the full scope and context of the loss, which is extremely useful for insurance adjusters and loan officers.
- **Create a Damaged Inventory List:** Make a detailed list of all damaged structural elements, equipment, and fixtures. This supports both insurance claims and permit applications.

Consult a Professional Immediately

- **Hire a Licensed Professional:** For any damage beyond minor cosmetic repairs, hire a licensed general contractor, architect, or structural engineer. They are experts in the code and permitting process.
 - **Pro Tip:** Find free professional guidance on the code and permitting process through your local SBDC center or the LAEDC.
 - **Watch out for Fraud:** Always verify contractor licenses with the [California Contractors State License Board \(CSLB\)](#), as disasters often attract unlicensed operators. Major flags for potential scams include large upfront cash demands, high-pressure tactics, or suggestions to skip permits.

Step 3: Determine Your Permit Path (A Decision Tree)

Once you have identified and checked out the damage, collaborate with your contractor to define the project's scope. Is it a simple repair? Rebuilding a wall? A full reconstruction? Defining the project scope effectively will determine the correct permitting path.

START HERE

Assess the damage with your contractor. What is the scope of work?
Is the damage purely cosmetic?
(e.g., painting, replacing carpet, minor non-structural drywall patches)

↓ YES

A permit may not be required.
You must confirm this with LADBS first.

You likely qualify for an Over the Counter (OTC) Permit.
Process: Your contractor can often get this permit the same day at an LADBS branch. Detailed plans are usually not required.

↓ NO

Proceed to the next question.

↓

Is the repair minor, non-structural, and truly “like-for-like”?
(e.g., replacing a few roof shingles with the same type, repairing a small section of plumbing, replacing cabinets or flooring)

← YES

↓ NO

Proceed to the next question.

↓

Does the repair involve structural elements, major electrical/plumbing, or a change to the floor plan?
(e.g., structural repairs, rebuilding a wall, new electrical service, replacing a significant portion of the roof)

↓ YES

You will require a permit that undergoes Plan Check.
Process: Your architect or engineer must prepare detailed plans and submit them through the EPIC-LA Permit Central Hub. This process can take several weeks, though LADBS often expedite disaster-related projects.

Step 4: Navigate the Application Process

To secure your permits, you must demonstrate that your proposed repairs are clearly defined, properly scoped, and compliant with city codes. Submitting a complete and well-organized application package will significantly expedite the city's review and approval process. Assemble these core documents to build a complete application package.

Essential Documentation Checklist

DOCUMENT	PURPOSE	KEY DETAILS
COMPLETED PERMIT APPLICATION	Official request to begin the review process.	Use forms available on the EPIC-LA Permit Central Hub
PROPERTY DEED OR LEASE AGREEMENT	Verifies your legal right to alter the property.	Ensures the applicant is the owner or has owner permission.
CONTRACTOR'S LICENSE & INSURANCE	Confirms your contractor is qualified and insured.	Protects you from liability; required for all permitted work.
DETAILED CONSTRUCTION PLANS	Provides a technical blueprint for city review.	Required for plan check projects (structural changes, new layouts).
PHOTOS OF THE DAMAGE	Justifies the scope of repair work needed.	Supports the application by showing pre-repair conditions.

Submit Your Application & Navigate the Process Submit your application through the [EPIC-LA Portal](#) to create a clear digital record. While in-person submission is available, the online system is typically more efficient.

- **Pro-Tips** for a Smoother Process:
 - **Lead with "Disaster Recovery":** State this on all forms and ask explicitly about expedited processes.
 - **Visit Disaster Recovery Centers (DRCs):** Visit these one-stop shops for face-to-face help from multiple agencies.
 - **Track Status Online:** Use the [EPIC-LA Permit Central Hub](#) for updates instead of calling to save time.

Pay Fees: Permit fees are based on the valuation of the work. The City Council sometimes enacts disaster-specific fee waivers after major events. Always check the [LADBS Emergency Response Page](#) for current announcements.

Respond to Corrections: During plan check, you will likely receive a "correction sheet" listing items that need to be addressed on the plans. Your design professional must respond to these promptly.

Step 5: Schedule and Pass Inspections

A permit authorizes work to begin, but mandatory inspections are required to verify that it is completed safely and correctly. Passing these final inspections certifies your rebuild is code-compliant and ready for operation.

Schedule All Inspections Online: Use the [EPIC-LA Permit Central Hub](#) to schedule required inspections at specific phases (e.g., framing, electrical rough-in, plumbing) before that work is covered by drywall or flooring.

Be Prepared for the Inspector: Have your permit card and approved plans readily available on-site for their review. The inspector will visit the site, verify compliance with the approved plans and code, and either approve the phase or note what needs to be corrected.

Address Corrections Immediately: If an inspector issues a correction notice (*often called a "red tag"*) detailing required fixes, you must immediately work with your contractor to resolve all issues and schedule a mandatory re-inspection, as work cannot proceed until the inspection is officially passed.

Pass Your Inspection: Avoid These Mistakes

- X Incomplete Work:** The inspector arrives, but the work for that specific phase (e.g., electrical rough-in) is not finished or is inaccessible.
- X Using Unapproved Materials:** Installing materials not rated for the specific application, like residential-grade fixtures in a commercial space or non-fire-rated drywall.
- X No Site Access:** The inspector is unable to access the work area due to locked doors, blocked areas, or no one being on-site to provide entry.
- X Missing Components:** Forgetting to install required elements such as insulation, fire-blocking, structural hold-downs, or smoke detectors.
- X Code Violations:** The work fails to meet California Building Code standards. Common violations include unsecured wiring, incorrect wire sizing, or missing critical safety components like GFCI (Ground-Fault Circuit Interrupter) outlets.
- X Poor Workmanship:** Shoddy, unsafe, or unprofessional construction that compromises quality and safety, even if it loosely follows the plan.
- X Deviating from Approved Plans:** The built work does not match the official plans approved by the building department. Any changes must be reviewed and re-approved through a formal revision process.

Remember: Failure to pass inspection can result in denied approvals, requiring you to tear open finished work, which can cause major delays and costly repairs.

Step 6: Obtain Final Approval

Once all required inspections are passed, the city will issue a **Final Inspection approval**. For larger projects, this culminates in the issuance of a **Certificate of Occupancy (C of O)**, which legally permits you to reopen to the public. Do not open without this document if it is required for your project type.

Keep detailed records: Store your final permit approval and C of O with your other critical business documents for future reference and compliance.

DIRECTORY: TRUSTED AGENCIES & SMALL BUSINESS RESOURCES FOR REBUILDING & PERMITTING

Navigating rebuilding and permits is complex. You do not have to do it alone. Use this guide to connect with free, trusted advisors who can help you navigate the system, then contact the key agencies to get the official approvals you need. **Start with advisors (Step 1) to create a plan, then contact agencies (Step 2) for permits.**

Step 1: Get Free, Personalized Guidance First

Connect with these free, trusted organizations for help understanding requirements, preparing applications, and resolving bureaucratic delays. This can save you significant time and prevent costly mistakes.

Trusted Organizations

ORGANIZATION	WHAT THEY DO	BEST FOR
LAEDC BUSINESS ASSISTANCE PROGRAM (BAP)	Provides free, one-on-one consulting to help navigate permitting, understand city/county requirements, and integrate rebuilding into your overall recovery plan.	Creating a tailored rebuilding strategy and getting expert guidance on complex processes. LAEDC Business Assistance
LA COUNTY OFFICE OF SMALL BUSINESS	Offers expedited permitting guidance through programs like SmallBiz Permit Express and general support services to help businesses navigate recovery.	Speeding up the permitting process and accessing county-specific programs. Department of Economic Opportunity, LA County
BUSINESS SUPPORT ORGS (SBDOS, SCORE, CHAMBERS OF COMMERCE)	Provide mentorship, business plan reviews, and can help connect you with trusted professionals like architects and contractors.	Getting foundational advice and strategic planning for your rebuild.
YOUR LOCAL CITY COUNCIL OFFICE	Helps resolve bureaucratic delays and navigate specific local city departments.	Cutting through red tape and speeding up stalled city permits.

Step 2: Contact Key Agencies for Permits & Licenses

Use this directory to take official steps for permits, zoning, and business licenses. Your advisor from Step 1 can help you determine exactly which agencies you need.

Key Agencies for Permits and Licenses

AGENCY / ORGANIZATION	PRIMARY ROLE	KEY RESOURCE & PRO-TIP
LOS ANGELES DEPARTMENT OF BUILDING AND SAFETY (LADBS)	Your first and most important contact. Provides specific guidance on required permits and inspections for repairs and rebuilding within the City of LA.	LADBS Emergency Response Page Pro-Tip: Contact them before starting any work. They can outline your entire permit path, saving you time and money.
LA CITY PLANNING / ZONING	Governs land use and determines if your business type and rebuild plans are allowed at your location.	ZIMAS Online Tool Pro-Tip: Use this tool to verify your property's zoning before finalizing rebuild plans.
CALGOLD PERMIT ASSISTANCE	A state portal to help identify the permits, licenses, and registrations you may need from various state, federal, and local agencies.	CalGOLD.ca.gov Pro-Tip: Use this for a high-level overview of potential requirements beyond local building permits.
FOR BUSINESSES IN UNINCORPORATED LA COUNTY	If your business is not within a city (e.g., LA, Pasadena), you must work with LA County departments for planning, licensing, and health permits.	Key Contacts: Planning: Planning.LACounty.gov Business License: TTC.LACounty.gov Pro-Tip: Use the LA County District Map Lookup to confirm your jurisdiction.

CONCLUSION: BUILDING A STRONGER FOUNDATION

Disaster recovery is a marathon, not a sprint. While permitting may seem daunting, it ensures your rebuilt business is safe, legal, and resilient. By understanding the process, working with professionals, and using available resources, you can navigate it successfully. Your persistence and organization are key to recovery. Take control with a proactive approach.

Key Pro-Tips for a Successful Permitting Process

- **ALWAYS Get Permits First**
- **Contact LADBS Immediately**
- **Document First, Repair Second**
- **Follow the Department Sequence**
- **Verify Zoning and Confirm "Like-for-Like"**
- **Use Your Free Support Network**

By taking methodical, informed action, you can secure the permissions needed not just to reopen, but to rebuild stronger and more compliant than before.

CHECKLIST: PERMITTING FOR POST-DISASTER REBUILDING IN LOS ANGELES

Turn insight into action with this step-by-step checklist, designed to help you execute the permitting process outlined in “Navigating the Permitting Process for Post-Disaster Rebuilding in Los Angeles.”

Before Disaster Strikes (Preparation)

- Secure Records** – Back up financials, tax returns, legal docs, leases, insurance policies, and inventory lists to a cloud drive and an off – site device in case of physical document damage
- Bookmark Key Portals** –
 - **LADBS Emergency:** ladbs.org/services/emergency-response
 - **EPIC-LA Portal:** ladbs.org/services/online-services/epic-la
 - **LA City ZIMAS:** zimas.lacity.org
 - **CSLB License Check:** cslb.ca.gov
 - **LAFD Fire Prevention:** lafd.org/fire-prevention
 - **LAEDC Business Assistance:** laedc.org/business-assistance

Step 1: Navigating Los Angeles Permitting Departments

- Find Your Jurisdiction** – Use the LA County District Map Lookup to verify if your business is in the City of LA or Unincorporated LA County.
- Contact LADBS** – Get free guidance on the exact permits and departments your business needs. This step can save time and prevent costly mistakes.
- Identify Required Departments** – Rebuilding often requires approvals from Planning (zoning), Public Works (sidewalks/curbs), and Fire (sprinklers). Confirm all departments involved at the start to avoid delays.
- Follow the Sequence** – Use the visual guide to move through permitting in order: Zoning → Building & Safety → Specialized Departments.

Step 2: Check Damage & Plan Your Repairs

- Open a Recovery Folder** – Keep copies of every document, photo, estimate, and communication (cloud and local backup).
- Document All Damage** – Take comprehensive photos and video of all damage before any cleanup. Capture wide shots and close-ups of structure, equipment, and inventory.
- Create a Damage Inventory** – List all damaged items, including description, quantity, and estimated value. This supports insurance and permit applications.
- Consult a Professional** – Hire a licensed contractor, architect, or engineer to assess the damage and define the project scope. Get free guidance from the LAEDC or your local SBDC.

Step 3: Determine Your Permit Path (Decision Tree)

Start Here → Assess the project scope with your contractor.

Is the damage purely cosmetic? (e.g., painting, replacing carpet)

- YES → A permit may not be required. You must confirm this with LADBS first.
- NO → Proceed to the next question.

Is the repair minor, non-structural, and truly "like-for-like"? (e.g., replacing cabinets, minor plumbing repair, matching roof shingles)

- YES → You likely qualify for an Over-the-Counter (OTC) Permit. Your contractor can often get this the same day.
- NO → Proceed to the next question.

Does the repair involve structural elements, major electrical/plumbing, or a change to the floor plan? (e.g., rebuilding a wall, new electrical service)

- YES → You will require a permit that undergoes Plan Check. This requires detailed plans from an architect/engineer.

Step 4: Navigate The Application Process

- Gather Required Documents** –
 - Completed permit application forms (EPIC-LA)
 - Property deed or lease agreement
 - Contractor’s license and insurance information
 - Detailed construction plans (for Plan Check projects)
 - Photos of the damage
- Submit Your Application** – Apply through the EPIC-LA portal. Lead with "Disaster Recovery" on all forms and ask about expedited processes.
- Check for Fee Waivers** – Verify on the LADBS Emergency Response Page for any disaster-specific fee waivers enacted by the City Council.
- Respond to Corrections** – If you receive a "correction sheet" during Plan Check, work with your design professional to address items promptly.

Step 5: Schedule & Pass Inspections

- Schedule All Inspections Online** – Use the EPIC-LA portal to book required inspections at each phase.
- Be Prepared for the Inspector** – Have your permit card, approved plans, and access to all work areas.
- Address Corrections Immediately** – Fix all the noted "red tag" issues immediately and reschedule promptly.

Step 6: Obtain Final Approval

- Receive Final Inspection Approval** – Issued once all required inspections are passed.
- Obtain Certificate of Occupancy (C of O)** – Required before reopening for most projects.
- Keep Detailed Records** – Store your final permit approval with your other critical business documents.

Key Pro Tips (Top 5 Takeaways)

- ALWAYS Get Permits First** – Avoid fines, stoppages, and rebuilds by securing proper approvals first.
- Contact LADBS immediately** - Save time and money and receive guidance on exact permits and departments.
Document First, Repair Second – Take photos and videos of all damage before cleanup or repairs begin.
- Follow the Department Sequence** – Navigate multiple agencies in the correct order.
- Verify Zoning and Confirm "Like-for-Like"** – Confirm with LADBS before assuming your repairs qualify for a simple permit path.

- ❑ **Use Your Free Support Network** – Contact LAEDC, LADBS, LA County Office of Small Business at no cost for advising.

Ongoing Considerations

- ❑ **Follow Up** – Check your application status on EPIC-LA weekly; respond to any city requests quickly.
- ❑ **Stay Updated** – Watch the LADBS website and city announcements for new disaster recovery programs.
- ❑ **Tap Expert Service Providers** – Contact the LAEDC Business Assistance Program for help streamlining your process and avoiding costly mistakes. Get support at www.laedc.org/recovery.

Quick Links

LADBS Emergency: ladbs.org/services/emergency-response

EPIC-LA Portal: ladbs.org/services/online-services/epic-la

LA City ZIMAS: zimas.lacity.org

CSLB License Check: cslb.ca.gov

LAFD Fire Prevention: lafd.org/fire-prevention

LAEDC Business Assistance: laedc.org/business-assistance

By diligently completing these tasks, you position yourself for a compliant and efficient rebuild, protecting your investment and ensuring a safer business for the future.

IV. Disaster Preparedness

A STEP-BY-STEP GUIDE TO OUTSMARTING DISASTER IN LOS ANGELES

As a Los Angeles small business owner, you have already navigated challenges from COVID-19 to fires and floods. Your resilience has prepared you to face our region's unique risks, from earthquakes and wildfires to cyberattacks. You need a plan that matches that resilience.

Your Outsmart Disaster Resiliency Roadmap, provided by the California Office of the Small Business Advocate (CalOSBA), is a practical, no-cost workbook designed to empower you with a clear blueprint for building resilience to be ready for any future disaster.

YOUR ROADMAP TO BUILDING A RESILIENT BUSINESS

Your [Outsmart Disaster Resiliency Roadmap](#) is built by working through the dedicated forms in your booklet. Here is how each section fortifies your business:

Step 1: Assess Your Business's Unique Risk

The first section of your **Outsmart Disaster workbook** guides you through the **Ranked Risk Assessment (Form 1)**, applying a powerful formula to your specific location to assess your disaster risk:

$$\text{PROBABILITY (0-5)} \times \text{SEVERITY (0-5)} = \text{TOTAL RISK SCORE (0-25)}$$

For an LA business, earthquakes, wildfires, and cyberattacks are likely to be top concerns. By physically filling out Form 1 in your workbook, you move these threats from abstract worries to prioritized, actionable items. This focused list becomes the foundation of your entire plan, ensuring you spend your time and resources on the biggest threats first.

Pro-tip: Find all Key Resources identified in the Disaster Resources Guide on the [Outsmart Disaster website](#)

Step 2: Fortify Your Communication

When disaster strikes, chaos is the enemy. Clear communication is your greatest weapon to regain control and ensure the safety of your team. Your Outsmart Disaster workbook provides the tools to build a reliable communication network before you need it.

- **Complete Form 2: Employee Emergency Contacts** to ensure you have personal phone numbers, emergency contacts, and crucial information on staff skills and evacuation zones.
- **Complete Form 3: Key Contacts** to document everyone vital to your operations, from suppliers and vendors to utility companies and local emergency services.
- **Pro-tip:** Use these completed forms to build an Emergency Call Tree and ensure you are signed up for local alerts at [Cal Alerts](#).

Step 3: Document Your Operations

You know your business, but stress and a loss of power can cloud judgment. These forms ensure your institutional knowledge is preserved on paper, providing a clear recovery path and solid evidence for insurance claims.

- **Complete Form 4: Critical Business Processes** to identify and rank the activities that generate revenue and fulfill obligations, so you know exactly what to restart first.
- **Complete Form 5: Critical Equipment Inventory and Form 6: Information Technology Inventory** to document makes, models, and serial numbers for all essential assets.
- **Complete Form 7: Vital Records** to identify essential documents and implement the 3-2-1 Rule for data backup (3 copies, 2 different media types, 1 copy off – site).
- **Pro-tip:** Store completed forms and digital copies of vital records in a secure, waterproof, and fireproof container.

Step 4: Secure Your Finances

A critical element of resilience is a realistic assessment of your insurance and financial preparedness. This step ensures you have the resources to recover.

- **Complete Form 8: Hazard Mitigation Plan** to outline actionable steps, such as securing a backup generator or stocking extra inventory for your most critical processes.
- **Complete Form 9: Insurance and Finances Evaluation.** Do not skip this vital step. The form forces a review of your coverage for critical gaps (e.g., earthquake, flood) and guides you to solutions like the California FAIR Plan, while also helping you calculate the emergency cash you need to survive a shutdown.
- **Pro-tip:** If you are in a high-risk area and have trouble finding coverage, [the California FAIR Plan](#) is a state-backed option for basic fire insurance when the standard market is unavailable.

Step 5: Finalize and Activate Your Roadmap

A plan on paper is only as good as the team that executes it. This final step brings your Resiliency Roadmap to life.

Keep Your Roadmap Relevant: complete all forms in your Outsmart Disaster workbook, either by writing directly in the booklet, or downloading the PDF (via [CalOSBA Disaster Resources](#)) and storing them securely. Schedule a review of your entire Roadmap in six months, or after any major business change, to keep your plan current.

Training and Testing: Your workbook recommends conducting simple drills with your employees using your new communication plans. This builds muscle memory and confidence, ensuring everyone knows their role before a crisis occurs.

After a Disaster: Your completed Roadmap becomes your recovery playbook. You will have your contact lists, inventory records, and insurance information all in one place, ready to streamline the claims process with FEMA, SBA, or your insurer.

Pro-tip: Download additional forms and resources tailored to specific disasters from [CalOSBA Disaster Resources](#)

DIRECTORY: TRUSTED AGENCIES & SMALL BUSINESS RESOURCES FOR YOUR DISASTER PLANNING

Navigating the aftermath of a disaster is complex. To get started efficiently, connect first with a free, trusted advisor who can help you understand the funding landscape, prepare applications, and create a personalized recovery plan. Then, engage with the key agencies to access official aid and recovery programs.

Step 1: Get Expert Guidance—Connect with a Recovery Advisor First

These organizations provide free, specialized counseling to help you understand your financing options, prepare strong applications, and build a tailored strategy. Starting here will save you significant time and prevent costly mistakes.

Trusted Organizations

ORGANIZATION	WHAT THEY DO	BEST FOR / KEY INSIGHT
LAEDC BUSINESS ASSISTANCE PROGRAM (BAP)	Offers free, one-on-one consulting to help small businesses navigate disaster recovery, identify all potential funding sources, and develop a strategic reopening plan.	Creating a personalized recovery plan and getting expert guidance on complex financial and logistical processes. LAEDC Business Assistance
BUSINESS SUPPORT ORGANIZATIONS (SBDCS, SCORE, CHAMBERS OF COMMERCE)	Provide hands-on support to help you navigate financing options, prepare loan or grant applications, and connect with trusted lenders and community resources.	Getting funding-ready, understanding your financial options, and accessing foundational business education and mentorship. Most services are offered at no cost.

Step 2: Access Official Aid & Recovery Programs

Use this directory to take official steps. Your advisor from Step 1 will help you determine which state and local programs are best for your situation.

Key Agencies for Access to Official Aid & Recovery Programs

AGENCY / PROGRAM	PRIMARY ROLE	KEY RESOURCE & PRO-TIP
CALIFORNIA OFFICE OF THE SMALL BUSINESS ADVOCATE (CALOSBA)	Serves as the central state-level hub for all disaster recovery resources. Following a state-declared emergency, CalOSBA activates relief programs including emergency grants, loan programs, and no-cost technical assistance.	CalOSBA Disaster Resources Pro-Tip: Bookmark this site. Check it regularly for new grant announcements and state-specific relief programs tailored for California businesses.
LOCAL CITY & COUNTY GRANT PROGRAMS	Following a disaster, cities and counties often launch targeted, non-repayable grant programs (e.g., the California Small Business Relief Grant or City of LA's Microenterprise Recovery Program).	Pro-Tip: Vigilance is key. Regularly check your city hall and LA County official websites for new program announcements, as these grants are time-sensitive and can run out of funds quickly.

CONCLUSION: YOUR BUSINESS IS WORTH THIS HOUR

By dedicating a small amount of time to work through the **Outsmart Disaster Resiliency Roadmap** step-by-step forms, you are making a strategic investment in your future. You are not just preparing to survive; you are preparing to reopen, recover, and rebound faster than you thought possible.

Key Pro-Tips for Resiliency Planning

- **Prioritize by Risk.**
- **Build Communication Lifelines.**
- **Document Everything Now.**
- **Audit Insurance Annually.**
- **Complete the Outsmart Disaster Roadmap workbook**

Your Next Steps: *Download* a fresh copy of the workbook or use your printed one. **Start** with Form 1. Your journey to resilience is just a few pages away. Visit www.outsmartdisaster.calosba.ca.gov to sign up for a free webinar for guided help.

UNDERSTANDING LA HIGH RISK GEOGRAPHIC LANDSCAPE

Key Terms You Should Know:

Business Interruption refers to any event that disrupts the normal operations of your business, halting revenue generation and daily activities.

Business Resiliency is the capacity of a business to withstand, adapt to, and recover from disruptions, enabling it to survive and thrive in a changing environment.

A Business Continuity Plan is a strategic framework focused on restoring mission-critical functions and maintaining operational stability following a business disruption.

An Emergency Call Tree is a pre-established contact system in which the business owner or manager initiates a chain of notifications, with each employee responsible for contacting the next person on the list until the entire team is informed.

The 3-2-1 Rule is a foundational data protection strategy advising businesses to maintain three copies of their data, stored on two different types of media, with one copy kept securely off – site.

A Hazard Mitigation Plan is a community-level strategy designed to reduce the loss of life and property by lessening the potential impact of future disasters through proactive measures.

A Business Process is any core activity or set of tasks that a business performs routinely to achieve its central objectives and deliver value.

Basic types of Business Insurance Policies include:

- **Property/Renters Insurance** covers the replacement cost of business property and contents within a rented space.
- **Business Vehicle Insurance** covers repair costs for vehicles damaged while used for business purposes.
- **Liability Insurance** protects against financial losses from lawsuits related to bodily injury or property damage.
- **Professional Liability Insurance** protects against claims of negligence or errors in professional services provided.
- **Workers' Compensation** provides medical benefits and wage replacement to employees injured on the job.
- **Commercial Property Insurance** protects physical assets like buildings, inventory, and equipment against covered perils.
- **Natural Hazard Insurance** provides specific protection against local threats like earthquakes or floods.
- **Business Interruption Insurance** replaces lost income and covers expenses when a disaster halts operations.

The California FAIR Plan is a state-mandated association that provides basic fire insurance for high-risk properties where coverage is unavailable through the standard marketplace.

Federal Emergency Management Agency (FEMA) Individual Assistance is a disaster relief program that provides grants and services to help survivors meet basic, critical needs such as safe housing and essential repairs.

Small Business Administration (SBA) Disaster Loans are federal loan programs that provide three types of assistance—for physical damage, economic injury, and mitigation—to help businesses, homeowners, and renters recover from losses not covered by insurance or other federal aid.

United States Department of Agriculture (USDA) Emergency Farm Loans are federal loan programs designed to help eligible agricultural producers recover from physical and production losses caused by natural disasters.

CHECKLIST: DISASTER PREPAREDNESS FOR LOS ANGELES SMALL BUSINESSES

Turn insight into action with this step-by-step checklist, designed to help you build your resilience plan outlined in “*Your Outsmart Disaster Resiliency Roadmap for Los Angeles County*”. Use this checklist alongside your **Outsmart Disaster workbook** to build your complete plan.

Before Disaster Strikes (Preparation)

- Secure Records** – Back up financials, tax returns, legal docs, leases, insurance policies, and inventory lists to a cloud drive and an off – site device in case of physical document damage
- Bookmark Key Portals** –
 - **Outsmart Disaster Portal:** outsmartdisaster.calosba.ca.gov
 - **CalOSBA Disaster Resources:** business.ca.gov/disaster-resources
 - **LAEDC Business Assistance:** laedc.org/recovery
 - **California Department of Insurance:** insurance.ca.gov
 - **SBA Disaster Loans:** sba.gov/funding-programs/disaster-assistance
 - **FEMA Disaster Assistance:** disasterassistance.gov
 - **Business Toolkit:** ready.gov/business/toolkits

Step 1: Assess Your Business’s Unique Risk

- Complete Form 1: Ranked Risk Assessment.** Score threats using the formula: PROBABILITY (0-5) x SEVERITY (0-5) = TOTAL RISK SCORE.
- Prioritize planning for threats** with a score of 17-25 (e.g., earthquakes, wildfires, cyberattacks in LA).

Step 2: Fortify Your Communication

- Complete Form 2: Employee Emergency Contacts.** Collect personal numbers, emergency contacts, and staff skills.
- Complete Form 3: Key Contacts.** Document suppliers, vendors, utilities, and emergency services.
- Build an Emergency Call Tree** and ensure you are signed up for local alerts at CalAlerts.org

Step 3: Document Your Operations

- Complete Form 4: Critical Business Processes.** Identify and rank revenue-generating activities.
- Complete Form 5: Critical Equipment Inventory and Form 6: IT Inventory.** Document makes, models, and serial numbers.
- Complete Form 7: Vital Records.** Identify essential documents and implement the 3-2-1 Rule for backup (3 copies, 2 media types, 1 off – site).
- Secure Property Records** – Store building plans, deeds, and leases in a cloud drive and an off – site location.

Step 4: Secure Your Finances

- Complete Form 8: Hazard Mitigation Plan.** Outline steps like securing a backup generator or extra inventory.
- Complete Form 9: Insurance & Finances Evaluation.** Review policies for critical gaps (e.g., earthquake/flood) and calculate emergency cash needs.

Step 5: Finalize And Activate Your Roadmap

- Complete all forms** in your workbook.
- Store your completed Roadmap** securely (both digital and physical copies).
- Conduct a simple drill with employees** to test your communication plans.
- Schedule a review of your entire Roadmap** in six months, or after any major business change.

Key Pro-Tips For Resiliency Planning

- Prioritize by Risk.** Use Form 1 to focus on your biggest threats first.
- Build Communication Lifelines.** Complete Forms 2 – 3 and practice your call tree.
- Document Everything Now.** Your inventories (Forms 5 – 7) are vital for insurance claims.
- Audit Insurance Annually.** Form 9 reveals costly coverage exclusions.
- Complete *the Outsmart Disaster Roadmap Workbook*.** A plan is only good if it is finished and practiced.

Your Next Steps

- Download** a fresh copy of the workbook from outsmartdisaster.calosba.ca.gov.
- Start** with Form 1.
- Visit** the website to sign up for a free webinar for guided help.

Quick Links

Outsmart Disaster Portal: outsmartdisaster.calosba.ca.gov

CalOSBA Disaster Resources: business.ca.gov/disaster-resources

LAEDC Business Assistance: laedc.org/recovery

California Department of Insurance: insurance.ca.gov

SBA Disaster Loans: sba.gov/funding-programs/disaster-assistance

FEMA Disaster Assistance: disasterassistance.gov

Business Toolkit: ready.gov/business/toolkits

By completing this checklist, you establish a resilient foundation for your business, enabling you to navigate any roadblock and recover with greater speed and stability.

V. Digital Recovery

REBUILDING YOUR DIGITAL PRESENCE AFTER A DISASTER IN LOS ANGELES

When a disaster strikes, it does not just damage physical assets; it can disrupt your connection to your customers and community. Overnight, your storefront may be inaccessible, your usual revenue streams can dry up, and the visibility of your business can vanish.

In a post-disaster environment, your website becomes your 24/7 digital storefront and the single most reliable place for accurate updates, service changes, and customer support. Re-establishing your presence is not just about rebuilding walls; it is about rebuilding your digital footprint to signal that you are “Open for Business”. This guide provides a clear, actionable path to leveraging digital tools for an effective comeback.

UNDERSTANDING THE DIGITAL LANDSCAPE POST-DISASTER

Key Digital Terms You Should Know:

Online Presence & Visibility, such as Business Listings and Directories, are digital profiles on platforms like Google, Yelp, and Apple Maps, where customers find your business hours, location, contact information, and reviews. Claiming and updating these are often the fastest ways to signal that you are back in business.

- **Pro-tip:** After a disaster, immediately update your business listings platforms (i.e., Google Business Profile, Yelp for Business, and other listings). Use the "Attributes" to mark whether your business is "Temporarily Closed" or set new hours and use the "Posts" feature to share recovery updates. This is your highest-priority action.
- **Remember:** Consistency is key. Ensure your business name, address, and phone number are identical across all directories to build trust with both customers and search engines.

Search Engine Optimization (SEO) is the practice of improving your website and online content to rank higher in free, "organic" search results (like on Google or Bing). For recovery, use the terms your customers are searching for, such as "[Your City] open after [Disaster]" or "buy [your product] online."

- **Example:** A bakery could add a page to its website titled "Our Recovery & How to Order." This can attract searches from loyal customers who want to check their status.

Content Management Systems (CMS) are software platforms that allow you to create, manage, and modify content on a website without needing to code from scratch. This is the engine behind your website.

- **WordPress** is a highly popular and flexible CMS. It powers over 40% of all websites. While it has a steeper learning curve, it offers ultimate control over design and functionality.
- **Wix, Squarespace, and GoDaddy Website Builder** are "all-in-one" website builders. They are typically easier and faster to use, with stunning templates ideal for getting a simple, professional site online quickly during recovery.

E-commerce Platforms are specialized tools for building an online store. They handle product listings, shopping carts, and secure payments. Examples include:

- **Shopify** is a dedicated e-commerce platform known for being easier to manage, as it handles most of the technical overhead. Ideal for businesses that primarily sell products.
- **Square Online** lets you quickly create a free online store that syncs seamlessly with your existing Square account for in-person payments.
- **WooCommerce** is a powerful e-commerce plugin for WordPress websites. It offers more control but requires more technical management.

Social Media & Content

Social Media Channels (e.g., Facebook, Instagram, TikTok, LinkedIn) are platforms for sharing content, engaging in conversations, and building community. They are essential for telling your recovery story in real-time.

- **Instagram Reels / TikTok Videos** are short-form, vertical videos (15-90 seconds) that are highly engaging. They are ideal for quick behind-the-scenes updates, showing repair progress, or personally thanking the community for support.
- **Pro-tip:** You do not need professional equipment. Use your phone to film authentic content. Be relatable and show your face; your community wants to see you recovering and rebuilding.

Content Repurposing is the strategy of taking one core piece of content (like a video) and adapting it for different platforms. This saves time and maximizes your reach.

- **Example:** Film a 2-minute video update on your phone. Post the full version on Facebook and your website. Then, edit the best 30 seconds into an Instagram Reel and a TikTok video. Use a compelling still image from the video in a Twitter post with a link to the full story.

Digital Payments

Payment Gateways are services that authorize and process credit card payments for online businesses. They are the digital versions of a physical point-of-sale (POS) terminal.

- **Stripe** and **Shopify Payments** are leading online payment gateways that integrate seamlessly with their respective platforms, providing a secure and smooth checkout experience for customers.
- **Square** is a popular system that supports both online payments and in-person transactions with a mobile card reader, making it versatile for pop-up locations or delivery.

STEP-BY-STEP GUIDANCE FOR YOUR DIGITAL COMEBACK

Step 1 – Use Digital Channels to Communicate With Your Customers

When it is safe to do so, these digital actions are critical. They are the fastest way to communicate with your customers and signal that you are working to recover. This applies whether you are a digital novice or a seasoned user.

Secure Your Communication Channels:

- Ensure your website's contact form and listed email addresses are monitored. If your phone line is down, clearly state alternative contact methods (e.g., text messaging, email, direct messaging on social media).
- Respond to every direct message and comment during this time, and well after disaster strikes. Acknowledging customer concerns builds loyalty and trust during a crisis, which then lasts and grows as recovery continues.

If You Are Starting From Scratch (No Digital Presence):

- **Claim Your Free Business Profiles Immediately:** This is your highest priority. Go to Google Business Profile and Facebook to create a free business page. These are the most common places people will search for you. You can set them up in minutes from a smartphone.
- **Post a Simple, Clear Message:** Your first post should be straightforward: "*[Business Name] is safe and we are working on our recovery. More updates to come. Thank you for your patience.*"

If You Already Have a Digital Presence:

- **Update Your Key Listings Immediately:** Your existing profiles are where customers will look first. Update your Google Business Profile and social media pages (like Facebook and Instagram) to "Temporarily Closed" or with new, limited hours. Use stories and feeds to provide real-time updates. This is your most direct line of communication.
- **Pro-tip: Pin a Critical Update:** Use the "Post" or "Pin" feature on your profiles to share a clear, prominent message about your status, such as, "*We are assessing the damage and will share our reopening plan soon. Thank you for your support!*"

Step 2 – Build or Rebuild Your Digital Foundation

With your immediate updates posted, the next step is to create a stable, lasting online presence. This stage is about building a "digital home base" that customers can rely on, whether you are creating one for the first time or strengthening what you already have.

Your primary goals for this step are to:

- **Claim your spot** on the major online directories where customers are searching.
- **Create a central hub** (your website) that displays your recovery status and provides a clear path to purchase or contact.
- **Ensure consistency** so your business name, address, phone number, and hours are the same everywhere, building trust and avoiding confusion.

The specific actions you take will depend on your starting point:

For Businesses New to the Digital Space:

- **Build Your Core Listings:** Your first task is to establish profiles on the most critical free platforms. Start with Google Business Profile and Facebook. Then expand to Apple Business Connect, Bing Places, and Nextdoor to ensure you appear in local searches and can connect with neighbors, who are often the first to support recovery.

- **Create a Simple Home Base:** You do not need a complex website. Use a beginner-friendly website builder like Wix, Squarespace, or GoDaddy to create a single page. This page should clearly state your status (e.g., hours of operation) and list your current products or services and explain exactly how customers can order or contact you.

For Businesses with an **Existing Digital Presence:**

- **Audit and Optimize Your Listings:** Ensure your business name, address, phone number, and hours are perfectly consistent across Google, Yelp, Apple Maps, and Facebook. Inconsistencies across platforms can confuse customers and search engines. Update every listing with your recovery status and ongoing recovery efforts
- **Reactivate and Refocus Your Website:** Your existing website is a powerful asset. Immediately add a prominent banner or pop-up with a clear recovery message and a direct Call-to-Action, such as "Shop Our Online Store," "Book a Post-Recovery Consultation," or "Sign Up for Our Reopening Announcement."

For **All Businesses:**

- **The Goal is Clarity and Action:** Your digital foundation, whether brand new or refreshed, must make it easy for customers to understand your situation and know how to support you. Every listing and your website should guide them toward a specific action that helps your business recover.

Step 3 – Tell Your Story to Re-engage Your Audience

Content is how you rebuild the connection with your community and show the human side of your recovery. Your story of resilience is powerful and sharing it can turn sympathy into support.

For Businesses **New to the Digital Space:**

- **Start Simple with Your Story:** You do not need a complex message. Your number one goal is to be clear and authentic. Use your smartphone to take photos and short videos of your recovery journey (e.g., cleaning up, receiving new inventory, or your team preparing to serve again).
- **Focus on One or Two Platforms:** Do not try to be everywhere at once. Post these updates on the platforms you set up in Step 2, like your Facebook Page or Google Business Profile. A simple photo with a heartfelt caption about your progress is incredibly effective.
 - **Pro-Tip:** Your phone is all the equipment you need. Do not worry about professional lighting or editing. Genuine content is more relatable and trustworthy.

For Businesses with an **Existing Digital Presence:**

- **Deepen the Narrative with Video:** Leverage the audience you already have by using short-form video on Instagram Reels, TikTok, or Facebook Stories. Create a 30-second "before and after" clip, a "day in the life" of recovery, or a direct message from the owner thanking the community.
- **Repurpose to Maximize Reach:** Get the most out of every piece of content you create. Turn a key video update into a LinkedIn text post, pull a compelling still image for Twitter, and use the full story in an email to your customer list.

- **Pro-Tip:** Use your established voice and style, but do not be afraid to show vulnerability. Your loyal customers want to see the real challenges and triumphs you are facing, which strengthens their connection to your brand.

For All Businesses:

- **The Universal Rule: Just Create.** The most important step is to start. Your community wants to support you, and by sharing your story, you are giving them a window into your comeback. Do not overthink it – your authentic progress is your most compelling content.

Step 4 – Generate Revenue and Accept Payments

Getting money flowing again is critical for recovery. Set up systems to accept payments quickly and securely. This financial fuel will power your comeback, whether you are establishing online sales for the first time or reactivating your sales channels.

For Businesses New to Selling Online:

- **Start with Simple, All-in-One Tools:** Your priority is speed and simplicity. Platforms like Square Online or Shopify are ideal because they let you create a basic online store and accept payments in one place, with minimal technical know-how.
- **Leverage Existing Marketplaces:** If you sell physical goods, especially handmade or unique items, setting up a shop on an online marketplace like Etsy or eBay can be faster than building your own website. These platforms place you in front of an active, built-in audience ready to shop.
- **For Mobile or In-Person Sales:** Use Square for a portable card reader or Venmo for quick person-to-person payments. This is perfect for pop-up sales, markets, or delivery.

For Businesses with an Existing Online Sales System:

- **Reactivate and Simplify:** First, ensure your existing e-commerce platform (like Shopify or WooCommerce) is operational. If your previous setup was complex, now might be the time to use a simpler, built-in feature like Shopify's "Buy Button" or a streamlined product page to get sales moving quickly.
- **Verify Your Payment Gateways:** Log in to your Stripe or Shopify Payments dashboard to ensure everything is connected and active. Test a transaction to make sure the customer checkout process is smooth and secure.

For All Businesses:

- **The Goal is a Frictionless Transaction:** Whether it is a simple "Buy Now" link on your Facebook page or a full online store, remove any barriers that could stop a customer from completing a purchase. Make the process as clear and easy as possible.
 - **Pro-Tip:** You do not need every option at once. Start with one reliable method for accepting payments online or in person. The key is to begin generating revenue to fuel the rest of your recovery.
 - **Note:** Your business may experience different tax implications when using new payment or e-commerce platforms. This is not financial advice, and we recommend speaking with a financial advisor to understand the specific impacts on your business.

THE FOUR PILLARS OF YOUR DIGITAL RECOVERY

It is important to know that no matter your starting point, focus on securing these four key digital assets:

- **Your Business Listings:** Your free profiles on directories like Google and Yelp are the first-place customers will look. Accuracy here builds immediate trust.
- **Your Website:** This is your 24/7 digital storefront and the central hub for all recovery information and updates.
- **Your Social Media Channels:** These platforms are your megaphone to announce your recovery, engage directly with customers, and share your story in real-time.
- **Your Payment Systems:** The ability to securely accept payments online or in-person is the engine that will power your financial recovery.

DIRECTORY: TRUSTED AGENCIES & SMALL BUSINESS RESOURCES FOR FINANCIAL RECOVERY

You do not have to navigate this digital comeback alone. To get started efficiently, connect first with a free, trusted advisor who can help you create a strategy, whether you are building your first online presence or rebuilding an established one. Then, use the recommended tools and platforms to execute your plan.

Step 1: Get Expert Guidance—Connect with a Digital Recovery Advisor First

These organizations provide free, personalized consulting to help you build a tailored strategy, understand the tools, and make informed decisions for your digital recovery.

Trusted Organizations

ORGANIZATION	WHAT THEY DO	BEST FOR / KEY INSIGHT
AMERICA'S SBDC (SMALL BUSINESS DEVELOPMENT CENTER)	This is your most valuable resource. They provide no-cost, one-on-one consulting and workshops on topics such as digital marketing, e-commerce setup, and overall online strategy.	Getting personalized, step-by-step help tailored to your specific needs, whether you are a digital beginner or looking to refine an existing strategy. Key Resource: Find your local SBDC or call 1-626-585-3105.
PLATFORM HELP CENTERS (GOOGLE, FACEBOOK, SHOPIFY, ETC.)	These are extensive free libraries of articles, videos, and tutorials created by the platforms themselves to help you use their tools effectively.	Getting reliable, step-by-step technical help on specific tasks. Treat these as your free, on-demand tutor for everything from creating a Google Business Profile to setting up a Shopify store.

Step 2: Access Essential Tools & Platforms

Use this directory to find the right tools to execute your digital recovery strategy. Your advisor from Step 1 can help you determine which are best for your goals.

Tools and Platforms for Your Digital Recovery

TOOL / PLATFORM	PRIMARY ROLE	KEY RESOURCE & PRO-TIP
CANVA	A free, user-friendly design tool that allows you to create professional-looking graphics, social media posts, flyers, and simple videos with no prior design experience.	Canva.com Pro-Tip: Use Canva's templates to quickly create polished graphics that announce your reopening, share recovery updates, and maintain a professional brand image during your comeback.
GOOGLE BUSINESS PROFILE	Your free, essential digital storefront on Google Search and Maps. It is the #1 place customers will look to find your hours, location, status, and updates.	Google Business Profile Help Pro-Tip: Claim and update this immediately after a disaster. Use the "Attributes" to mark if you are "Temporarily Closed" and the "Posts" feature to share real-time recovery updates with your community. Example: Shopify Help Center
E-COMMERCE PLATFORMS (SHOPIFY, SQUARE ONLINE)	All-in-one platforms to quickly build an online store, list products or services, and accept secure payments, enabling you to generate revenue even if your physical location is impacted.	Pro-Tip: If you need to start selling online fast, these platforms are designed for simplicity. They handle the technical complexity, allowing you to focus on your products and customers.

CONCLUSION: REBUILDING STRONGER, ONE CLICK AT A TIME

A disaster can force a pause, but it does not mean the end. By taking decisive, digital-first actions, you can reclaim your visibility, reconnect with your customers, and restart your revenue streams. Your digital presence is the most agile tool at your disposal for recovery; use it to show your resilience and write your comeback story.

Your Digital Recovery Roadmap: 5 Universal Takeaways

1. **Secure Your Digital Front Door:** Claim and update your Google Business Profile immediately.
 - a. *New to Digital:* This is your first step to getting found online.
 - b. *Rebuilding:* Audit all listings (Yelp, Facebook, Apple) for consistency and pin a recovery update.
2. **Establish Your Central Hub:** Create or update your website with clear recovery information.
 - a. *New to Digital:* Use Wix or Squarespace to build a simple one-page site.
 - b. *Rebuilding:* Add a prominent banner with a direct call-to-action like "Shop Online Now."
3. **Share Your Story:** Begin sharing your recovery story through social media.
 - a. *New to Digital:* Create a Facebook Business Page and make your first post.
 - b. *Rebuilding:* Use Instagram Reels or Facebook Stories for authentic short-form video updates.
4. **Enable Payments:** Set up simple, secure ways to accept customer payments.
 - a. *New to Digital:* Start with Square or Venmo for basic payment processing.
 - b. *Rebuilding:* Verify existing payment gateways are active and streamline the checkout process.
5. **Leverage Free Expert Help:** Contact your local SBDC for personalized support.
 - *New to Digital:* Ask, "I need to get my business online for the first time."
 - *Rebuilding:* Consult on refining your digital strategy for a stronger comeback.

These five actions form the foundation of any successful digital recovery, adaptable to your specific starting point and designed to get you back in business quickly.

CHECKLIST: POST-DISASTER DIGITAL RECOVERY FOR LOS ANGELES SMALL BUSINESSES

Turn insight into action with this step-by-step checklist, designed to help you execute a powerful digital recovery, whether you are starting from scratch or rebuilding an established online presence.

The Four Pillars Of Your Digital Recovery

Focus on securing these four key digital assets to guide your online presence:

- Your Business Listings** – Your free profiles on directories like Google and Yelp.
- Your Website** – Your 24/7 digital storefront and information hub.
- Your Social Media Channels** – Your megaphone to announce recovery and engage customers.
- Your Payment Systems** – The engine to power your financial recovery.

Step 1: Use Digital Channels To Communicate With Your Customers

- Secure Communication Channels** – Monitor messages and comments; respond to every customer inquiry.
- Designate a Contact Point** – Clearly state a working phone number or email for questions.

For Businesses With No Digital Presence:

- Claim Your Digital Front Door** – Create a free Google Business Profile and Facebook Page.
- Post a Simple Status Update** – Example: "*[Business Name] is safe. We are working on our recovery. Thank you for your patience.*"

For Businesses With an Existing Digital Presence:

- Update All Listings** – Mark as "Temporarily Closed" or update hours on Google Business Profile, Yelp, Facebook, and Instagram.
- Pin a Critical Update** – Post and pin a clear recovery message to the top of your social media profiles.

Step 2: Build Or Rebuild Your Digital Foundation

For Businesses New to the Digital Space:

- Build Core Listings** – Expand to Apple Business Connect, Bing Places, and Nextdoor.
- Create a Simple Website** – Use Wix, Squarespace, or GoDaddy to build a one-page site with your status, offerings, and how to order.

For Businesses with an Existing Digital Presence:

- Audit Listings for Consistency** – Ensure your business Name, Address, and Phone number (NAP) are identical everywhere.
- Reactivate Your Website** – Add a prominent banner or pop-up with a clear Call-to-Action (e.g., "Shop Online Now," "Sign Up for Reopening News").

Step 3: Tell Your Story To Re-Engage Your Audience

For Businesses **New** to the Digital Space:

- Start Simple** – Use your smartphone to take photos and short videos of your recovery journey.
- Focus on 1-2 Platforms** – Post updates to your Facebook Page and Google Business Profile.

For Businesses with an **Existing** Digital Presence:

- Leverage Short-Form Video** – Use Instagram Reels or Facebook Stories for "before and after" clips or personal thank-you.
- Repurpose Content** – Adapt one core video into a text post, a still image, and an email update.

Step 4: Generate Revenue And Accept Payments

For Businesses **New** to Selling Online:

- Start with All-in-One Tools** – Use Square Online or Shopify to create a basic store and accept payments quickly.
- Leverage Marketplaces** – Set up a shop on Etsy for handmade or unique goods.
- Enable Mobile/In-Person Sales** – Use a Square card reader or Venmo for pop-up sales or delivery.

For Businesses with an **Existing** Online Sales System:

- Reactivate & Simplify** – Ensure your e-commerce platform (e.g., Shopify, WooCommerce) is live; use simple features like "Buy Buttons."
- Verify Payment Gateways** – Test your different payment methods to ensure a smooth checkout.

Key Pro Tips (Top 5 Takeaways)

- Secure Your Digital Front Door** – Claim and update your Google Business Profile immediately
- Establish Your Central Hub** – Create or update your website with clear recovery information.
- Share Your Story** – Share your recovery journey openly on social media platforms.
- Enable Payments** – You do not need every feature. Begin with one platform and one payment method.
- Leverage Free Expert Help** – Contact your local SBDC for personalized guidance.

Quick Links

Google My Business: business.google.com
Facebook Business Suite: business.facebook.com
Find Your Local SBDC: AmericasSBDC.org/find-your-sbdc
Canva (Free Design): canva.com
Shopify (E-commerce): shopify.com
Square (Payments): squareup.com
Wix (Website Builder): wix.com
Squarespace (Website Builder): squarespace.com

By diligently completing these tasks, you can secure your digital presence, reconnect with your customers, and restart your revenue streams, turning a disaster into a powerful comeback story.

VI. Insurance and Financial Protection

A SMALL BUSINESS OWNER'S GUIDE TO POST-DISASTER INSURANCE IN LOS ANGELES

Operating a small business in Los Angeles County comes with unique opportunities and risks. From earthquakes and wildfires to civil unrest and everyday liability claims, unforeseen events can halt operations overnight and create a severe financial crisis. Insurance is a critical safety net that protects your years of investment and hard work. Without the right coverage, a single incident can turn recovery into an impossible struggle, putting your livelihood and your employees' futures at risk.

Please note: This article shares general information and resources and should not be considered financial advice. Any pricing or cost examples are fictional and for illustrative purposes only. Because every business is different, LAEDC encourages you to consult a qualified financial or insurance professional before making decisions that affect your business.

UNDERSTANDING THE INSURANCE LANDSCAPE FOR LA BUSINESSES

Key Terms You Should Know

Premium is the amount you pay, typically monthly or annually, to maintain your insurance coverage.

- **Pro-tip:** You can often lower your premium by taking proactive risk reduction steps recommended in the [Outsmart Disaster Resiliency Roadmap](#), like installing security systems or updating electrical wiring. Insurers may offer discounts for making your business safer.

Deductible is the amount you must pay out-of-pocket before your insurance coverage kicks in for a claim. Choosing a higher deductible can lower your premium, but it likely means that you will face a higher upfront cost when you file a claim.

Policy Limit is the maximum amount an insurance company will pay for a covered loss.

Claim is a formal request you make to your insurance company for payment after a covered loss or event.

The following example illustrates how the terms behave in the real world:

Scenario: Your friend spills red wine all over your white couch. It costs \$800 to clean.

YOUR INSURANCE DETAILS:	
PREMIUM	You pay \$10/month for furniture insurance.
DEDUCTIBLE	\$250 (You pay this first)
POLICY LIMIT	\$5,000 (Maximum that insurance pay)

How it works with insurance:

- You pay your \$250 deductible to the cleaner.
- Your insurance company pays the remaining \$550 (\$800 - \$250). This could either be paid directly to the cleaner or to you for you to pay.
- Your total cost in this case is only \$370.
- **WITHOUT insurance**, your cost would have been the full \$800!

Understand the Types of Insurance

While every business is unique, the core need to protect your assets is universal. The specific risks you face will determine the exact coverage you need.

Please note: The following pricing examples are for illustrative purposes only and are not quotes or necessarily indicative of actual premiums, which vary based on business size, location, risk, and other factors.

Common Insurance Types for LA County Businesses:

INSURANCE TYPE	WHAT IT GENERALLY COVERS	WHY IT IS RELEVANT
GENERAL LIABILITY INSURANCE	Protects your business from financial loss if you are found liable for most incidents or claims, such as property damage or personal injury (e.g., a customer slips and falls in your store).	At a baseline, most landlords, clients, and agencies require this, so if you plan on operating a business that involves interacting with property or people, it is likely you will need this.
PROPERTY INSURANCE	Covers damage to or loss of your business's physical assets, including your building (if owned), equipment, inventory, and furniture, from covered events like fire, theft, or vandalism.	Standard property insurance policies specifically exclude coverage for earthquakes and floods. Given LA's high seismic risk, securing separate, specialized policies for these perils is essential
BUSINESS OWNER'S POLICY (BOP)	A bundled package that combines property and general liability insurance, often at a more affordable rate than purchasing them separately. Ideal for many small businesses.	A standard bop provides essential, broad coverage but typically excludes specific disasters like earthquakes and floods, which require separate policies.
WORKERS' COMPENSATION INSURANCE	Mandatory in California if you have even one employee. It covers medical costs and lost wages for employees who get injured or become ill due to their job.	This is a legal requirement for any employer in California and serves as a crucial financial protection for both your business and your employees.
COMMERCIAL AUTO INSURANCE	Required for any vehicles owned by your business. It covers accidents, liability, and damage involving those vehicles.	This is mandatory for business-owned vehicles, protecting your assets and meeting legal liability requirements on the road.
BUSINESS INTERRUPTION INSURANCE	This crucial coverage replaces lost income and helps pay for operating expenses if your business is forced to close temporarily due to a covered disaster. Contingent business interruption: an extension of this coverage that protects your income if a key supplier or customer suffers a disaster that directly impacts your ability to operate. (often part of a bop or added as an endorsement.)	This coverage helps ensure you can meet fixed expenses and stay financially afloat during a closure. It often has a "waiting period" (e.g., 48–72 hours), a time-based deductible you must wait out before benefits begin.

CYBER LIABILITY INSURANCE	Protects against financial losses from data breaches, cyberattacks, and theft of digital assets. This is essential for any business that stores customer data.	This is essential for any business that stores customer data or relies on digital systems to operate, providing critical protection in an increasingly digital world.
EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI)	Protects your business from claims made by employees, former employees, or potential hires alleging wrongful employment practices (discrimination, harassment, wrongful termination)	Even with the best intentions and HR practices, employment-related claims can arise. This coverage is critical for growth and managing risk as your team expands.
DIRECTORS AND OFFICERS (D&O) INSURANCE	Protect the personal assets of your company's directors, officers, and managers if they are personally sued for decisions and actions taken within their capacity.	This is vital for leadership and is essential if you have a board or are seeking investors, as it protects those making key strategic decisions.
UMBRELLA INSURANCE	Provides an extra layer of liability protection that goes above and beyond the limits of your other policies (like general liability or auto). If a lawsuit exceeds your primary policy limits, umbrella insurance kicks in.	This acts as a critical safety net against catastrophic lawsuits that could bankrupt your business, providing significant peace of mind for a relatively low cost.

STEP-BY-STEP GUIDANCE FOR MANAGING YOUR INSURANCE

Before a Crisis: Prepare and Protect

Your business is dynamic; your insurance should be too. An annual review is not a passive task; it is a strategic exercise in risk management

Annual Insurance Review: A Proactive Logic Checklist

Schedule this review annually *and* after any major business change (e.g., new equipment purchase, significant revenue change, hiring employees, expansion).

Foundation - Understand What You *DO NOT* Have

Before assessing your current coverage, you must identify critical gaps where you have no protection.

- **Action:** Acknowledge standard policy exclusions for common Los Angeles risks. Key Exclusions to Confirm:
 - *Earthquake Damage:* Requires a separate policy or endorsement.
 - *Flood Damage:* Requires a separate policy through the National Flood Insurance Program (NFIP).
 - *Sewer Backup:* Often excluded or limited; may require an add-on.
- **Objective:** You cannot mitigate a risk you are unaware of. This step defines the boundaries of your coverage universe.

Assessment - Interrogate Your Existing Coverage

With the boundaries known, now pressure-test the coverage you do have against realistic, severe scenarios.

- **Action:** Conduct a "What-If" analysis with your insurance agent.
 - *List Worst-Case Scenarios:* Examples could include a 7.0 earthquake, a wildfire-related power outage lasting a week, **or** a major customer lawsuit.

- *Question for Each Scenario:* "Walk me through exactly what this policy would and would not cover in this situation."
- **Objective:** Move from a theoretical understanding of coverage to a practical, claims-based understanding of your coverage.

Mitigation - Plan for Claim Denial Scenarios

Assume that a claim will be challenged. Preemptively eliminate the reasons for denial.

- **Action:** Proactively identify and address common claim denials.
- **Key Questions to Ask Your Agent:**
 - *"What are the most common reasons a [type of] claim is denied under this policy?"*
 - *"Can you clearly explain all the exclusions and compliance requirements in my policy?"*
- **Objective:** Ensure your business operations and documentation practices align perfectly with the policy's requirements to minimize claim friction.

Preparation - Secure the Proof

A successful claim is a proven claim. Your ability to recover depends on your ability to document.

- **Action:** Meticulously maintain and back up all critical business records.
- **Documents to Secure:** Insurance policies, financial statements, detailed inventory lists, client databases, and legal contracts.
 - *Method:* Use a secure, cloud-based server with off-site access to ensure records survive a physical disaster.
 - *Reason:* In the event of a claim, this documentation is not optional; it is the essential evidence required to prove your loss and secure your payout.
- **Objective:** Transform raw business data into organized, irrefutable evidence that streamlines the claims process and maximizes your financial recovery

Step 1: Immediate Action After an Incident

When it is safe to do so, take these critical steps to protect your employees and start the claims process correctly.

- **Locate Your Policy Immediately:** Your first actionable step should be to have your insurance policy documents and your agent's contact information readily accessible. This ensures you know exactly what your coverage entails and how to proceed.
- **Ensure Safety First:** Address any immediate dangers to yourself, your employees, or customers. Secure the property to prevent further damage if possible (e.g., boarding up a broken window).
- **Document All Damage Comprehensively:**
 - **Photograph and Video Everything:** Before any cleanup or repairs, thoroughly document all damage. Take clear, wide-angle shots and close-ups. A narrated video walkthrough is highly recommended to capture the full scope of the loss for your insurance adjuster.
 - **Create a Damaged Inventory List:** Make a detailed, itemized list of all lost or damaged items (e.g., inventory, equipment, furniture). Include the estimated value, purchase date, and original cost if possible.

- **Start Documenting Lost Income:** Begin tracking all financial impacts from day one. This includes lost sales, canceled contracts, and any extra expenses incurred to continue operating. This documentation is crucial for Business Interruption and Contingent Business Interruption claims, which cover lost revenue rather than just physical damage.
- **Initiate the Insurance Process Immediately:**
 - **Contact Your Agent or Carrier:** Use the contact information from your policy to report the incident and start the claim process. Keep a record of all communications, including the claim number and your adjuster's name.
- **Save All Receipts:** If you make any emergency repairs or purchases, save all receipts. These may be reimbursable under your policy.

Step 2: Navigating the Claims Process

This is where your preparation pays off. Stay organized and proactive.

- **Cooperate with the Insurance Adjuster:** The insurance company will send its own adjuster to assess the damage. This is a pivotal interaction.
 - **Your Role:** Be prepared, professional, and thorough. Provide them with all the documentation you gathered (photos, videos, inventory lists).
 - **Be Present and Advocate:** Walk the adjuster through the damage in person. Point out everything you have documented. Do not assume they will find every issue. Your active participation ensures nothing is overlooked.
 - **Document the Meeting:** Take notes during the meeting, including the adjuster's name, contact information, and what was discussed.
- **Understanding Public Adjusters:** If the claim is large or complex, you may consider hiring a Public Adjuster, a licensed professional who works for *you*, not the insurance company.
 - **The Benefit:** They are experts in policy language and damage assessment who will negotiate the maximum possible settlement on your behalf. They handle the entire claims process, reducing your stress.
 - **The Trade-off:** Public adjusters typically charge a percentage of your final settlement (e.g., 10-20%), which will reduce your overall payout. **This fee is not charged by the insurance company's own adjuster, who is paid by the insurer.**
 - **Our Recommendation:** Before hiring a public adjuster, try working directly with your insurance company's adjuster. If you feel the offer is unreasonable or the process has stalled, then consider consulting a public adjuster. Always check their credentials and fee structure before signing a contract.
- **Get Your Own Estimates:** It is wise to get repair or replacement estimates from your own trusted contractors. This gives you a baseline to compare against the insurer's estimate and ensures the offered settlement is fair.
- **Request a Loss Run Report:** After the claim is closed, ask your insurer for a "Loss Run Report." This document details the history of all claims filed under your policy and is often required by new insurers when you shop for coverage. Ensuring its accuracy is crucial for your future insurance options and premiums.
- **Understand Your Settlement:** Know what your policy provides for. The settlement may be for the actual cash value (depreciated value) or the replacement cost (what it costs to buy new today) of the lost items.

	ACTUAL CASH VALUE	REPLACEMENT COST
WHAT IT MEANS	Reimburses you for the item's current market value, accounting for depreciation.	Pays the full cost to repair or replace the damaged item with a new one of similar kind and quality
PAYOUT AMOUNT	Lower	Higher
COST OF PREMIUM	Less Expensive	More Expensive
BEST FOR	Budget-conscious owners okay with a smaller payout.	Owners who want to be fully restored to pre-loss financial condition.

Pro Tip: Always ask your insurance agent which valuation method your policy uses for your belongings. Paying a slightly higher premium for Replacement Cost coverage is often worth it to avoid a significant financial shortfall after a claim.

- **Appeal if Necessary:** If you believe the settlement offer is too low, you have the right to appeal. Present your contractor's estimates and detailed documentation to make your case.

Avoiding Common Pitfalls

- **DO NOT Underinsure:** The cheapest policy is not the best policy. Being underinsured means you will pay out of pocket for a significant portion of a loss
- **DO NOT Assume You Are Covered for Everything:** Standard policies exclude certain perils. Discuss LA-specific risks like earthquakes, mudslides, and wildfires with your agent.
- **DO NOT Delay Reporting:** Report claims as soon as possible. Delays can complicate the process and, in some cases, jeopardize your coverage.

DIRECTORY: TRUSTED AGENCIES & SMALL BUSINESS RESOURCES FOR INSURANCE PROTECTION

Navigating insurance before and after a disaster is critical. Use this guide to connect with experts who can help you find the right coverage and understand your rights, then contact official agencies for information and support. **Start with advisors (Step 1) for personalized help, then contact agencies (Step 2) with a clearer strategy.**

Step 1: Get Free, Personalized Guidance First

For help understanding policies, comparing options, and navigating claims, start with these experts and support organizations. Their guidance is often free and can save you significant time and money.

Trusted Organizations

ORGANIZATION	WHAT THEY DO	BEST FOR
INSURANCE AGENTS & BROKERS	Licensed professionals who assess your specific risks, shop policies from multiple insurance carriers, and help you find the right coverage and navigate claims.	Getting the right policy and having an advocate during the claims process. Pro-Tip: Work with an independent broker who represents multiple companies for wider options.
LAEDC BUSINESS ASSISTANCE PROGRAM (BAP)	Offers free, one-on-one consulting to help assess risks, understand insurance options, and integrate coverage into your overall recovery and resilience plan.	Personalized, holistic risk management and recovery strategy. LAEDC Business Assistance
BUSINESS SUPPORT ORGS (SBDOS, SCORE, LOCAL CHAMBERS)	Provide free workshops and one-on-one consulting to help you understand insurance needs and connect with trusted, vetted providers.	Getting unbiased education and professional referrals.

Step 2: Contact Key Regulatory & Information Agencies

Use this directory for official information, to file complaints, or to understand specific insurance programs. Having guidance from Step 1 will help you use these resources more effectively.

Agencies for Insurance Guidance

AGENCY / ORGANIZATION	PRIMARY ROLE	KEY RESOURCE & PRO-TIP
CALIFORNIA DEPARTMENT OF INSURANCE (CDI)	Your state regulator . Enforces insurance laws, handles consumer complaints, and provides tools to understand your rights and compare policies (e.g., earthquake premiums).	CA State Insurance Pro-Tip: Use the CDI's complaint process if you have a dispute with your insurer.
FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)	Manages the National Flood Insurance Program (NFIP) , which is essential for businesses in flood-prone areas. Standard property policies do not cover flood damage.	Flood Smart Pro-Tip: There is typically a 30-day waiting period before an NFIP policy takes effect; do not wait for a storm forecast to buy it.
CALIFORNIA EARTHQUAKE AUTHORITY (CEA)	A non-profit organization that provides most of the residential earthquake insurance in California and is a key resource for understanding earthquake risk and coverage options.	Earthquake Authority Pro-Tip: While focused on residential, the CEA is a critical starting point for understanding earthquake insurance, which is a separate policy from standard property insurance.

CONCLUSION: BUILD YOUR SAFETY NET TODAY

Navigating insurance is about proactive protection, not reactive panic. This guide has provided a roadmap from understanding core coverages to successfully managing a claim. By leveraging the free resources available and building a relationship with a trusted insurance professional, you can secure the peace of mind needed to run your business confidently.

Your diligence in building a proper safety net is the most critical factor for long-term resilience. Take control by executing this proactive plan.

Key Pro-Tips for Insurance Success

- **Review Annually, Do Not “Set and Forget”**
- **Know Your Exclusions (Especially Earthquakes!)**
- **Document Everything Before a Disaster**
- **Report Claims Immediately and Thoroughly**
- **Use Your Free Support Network (Agents, SBDCs, CDI)**

By taking informed, methodical action, you can protect the business you have worked so hard to build from the unexpected challenges of operating in Los Angeles County.

CHECKLIST: INSURANCE PREPAREDNESS FOR LOS ANGELES SMALL BUSINESSES

Use this step-by-step checklist to assess your risks, secure the right coverage, and prepare for a swift claims process. It aligns with the article “A Small Business Owner's Guide to Post Disaster Insurance in Los Angeles.”

Get Ready: Lay The Foundation

- Review Your Online Presence** – Ensure your business website and social profiles are professional. A stable, established appearance can positively influence insurer assessments.
- Secure Your Core Business Records** – Back up financial statements, tax returns, legal contracts, inventory lists, and employee records to a secure, cloud-based server with off-site access.
- Bookmark Key Resources** –
 - **California Department of Insurance (CDI):** insurance.ca.gov
 - **California Earthquake Authority (CEA):** earthquakeauthority.com
 - **Find Your Local SBDC:** sba.gov/local-assistance
 - **LAEDC Business Assistance:** laedc.org/business-assistance
 - **Find an Insurance Broker:** Ask your local Chamber of Commerce or SBDC for referrals
 - **FEMA National Flood Insurance Program (NFIP):** floodsmart.gov

Before A Crisis (*Understand and Secure Your Coverage*)

- Work with an Independent Insurance Broker** – Identify and establish a relationship with a broker who can shop multiple carriers for you.
- Conduct an Initial Risk Assessment** – WORK WITH YOUR BROKER TO IDENTIFY THE CRITICAL COVERAGES YOUR SPECIFIC BUSINESS NEEDS.
- Property Insurance:** COVERS BUILDING, EQUIPMENT, AND INVENTORY FROM FIRE, THEFT, AND VANDALISM.
 - LA Specific: Confirm if you need separate Earthquake Insurance (highly recommended).
 - LA Specific: Confirm if you need separate Flood Insurance (via NFIP).
- General Liability Insurance:** PROTECTS AGAINST THIRD-PARTY INJURY/PROPERTY DAMAGE CLAIMS. (OFTEN REQUIRED BY LANDLORDS & CLIENTS).
- Business Owner's Policy (BOP):** INQUIRE IF YOU QUALIFY FOR THIS BUNDLED (AND CHEAPER) OPTION COMBINING PROPERTY AND LIABILITY COVERAGE.
- Workers' Compensation Insurance:** MANDATORY in CA. Confirm active policy for all employees (w2s). Required even for one employee.
- Commercial Auto Insurance:** SECURE IF YOU OWN, LEASE, OR RENT VEHICLES FOR BUSINESS USE.
- Business Interruption Insurance:** CRITICAL FOR RECOVERY. ENSURE THIS IS INCLUDED (OFTEN IN A BOP) TO COVER LOST INCOME AND OPERATING EXPENSES IF YOU MUST CLOSE TEMPORARILY.
- Cyber Liability Insurance:** STRONGLY CONSIDER IF YOU STORE ANY CUSTOMER, EMPLOYEE, OR FINANCIAL DATA DIGITALLY.
- Review Policy Exclusions Annually:** Schedule an annual review with your broker. Understand exactly what is NOT covered (e.g., earth movement, flood, sewer backup).
- Confirm Critical Gaps** – Ensure you understand that standard policies exclude:
 - Earthquakes:** Requires a separate policy.
 - Floods:** Requires a separate NFIP policy.
 - Sewer Backup:** Often requires an add-on endorsement.

Step 1: Immediate Actions After An Incident

When it is safe to do so, take these critical steps to protect your claim.

- Ensure Safety First:** Secure the property to prevent further damage (e.g., board up windows, stop water flow) only if it is safe.
- Document All Damage Comprehensively:**
 - **Photo/Video Everything:** Before any cleanup or repairs, take clear, wide-angle shots and close-ups of all damage.
 - **Video Walkthrough:** Record a narrated video to capture the full scope and context of the loss.
 - **Create a Damaged Inventory List:** Itemize every lost/damaged item. Include description, quantity, estimated value, purchase date, and original cost.
- Initiate the Insurance Process Immediately:**
 - **Contact Your Agent/Broker:** Report the claim immediately. Get your claim number and adjuster's contact info.
 - **Save All Receipts:** For any emergency repairs, temporary rentals, or purchases, save all receipts for potential reimbursement.
 - **Open a Dedicated Claim Folder:** (Digital & Physical) Save copies of every communication, photo, video, and receipt related to the claim.

Step 2: Navigating The Claims Process

- Cooperate with the Adjuster:** Provide the adjuster with your documentation (photos, videos, inventory list). Be present during their inspection to walk them through the damage.
- Get Your Own Estimates:** Obtain 2-3 repair or replacement estimates from your own trusted, licensed contractors to compare against the insurer's estimate.
- Understand Your Settlement Type:**
 - Confirm if your policy pays Actual Cash Value (depreciated value) or Replacement Cost (cost to buy new today).
- Appeal if Necessary:** If the settlement offer seems too low, you have the right to appeal. Present your contractor estimates and detailed documentation to make your case.
- Final Check - Avoid These Pitfalls:**
 - *Do Not Underinsure:* The cheapest premium can cost you drastically later.
 - *Do Not Assume Full Coverage:* Standard policies have exclusions. Know yours.
 - *Do Not Delay Reporting:* Report claims as soon as possible to avoid complications.

Key Pro Tips (Top 5 Takeaways)

- Review Annually, Do Not "Set and Forget"** – Your business changes; your coverage should too.
- Know Your Exclusions (Especially Earthquakes!)** – Assume a standard policy excludes LA's biggest natural threats.
- Document Everything Before a Disaster.** Photos, videos, and inventory lists are your proof of loss.
- Report Claims Immediately and Thoroughly.** Speed and detail are critical.
- Use Your Free Support Network.** Your broker, SBDC, SCORE, and the CA Department of Insurance (CDI) are there to help you.

Ongoing Vigilance

- Follow Up:** Check on the status of open claims weekly and respond to all insurer requests promptly.
- Track Deadlines:** Be aware of any deadlines for submitting additional information or appealing a decision.
- Stay Updated:** Watch for new insurance products or changes in regulations that may affect your coverage.
- Tap Free Expert Help:** If you feel your claim is being handled unfairly, contact the California Department of Insurance (CDI) to file a complaint or ask for assistance. They are your advocate.

Quick Links

California Department of Insurance (CDI): insurance.ca.gov

California Earthquake Authority (CEA): earthquakeauthority.com

Find Your Local SBDC: sba.gov/local-assistance

LAEDC Business Assistance: laedc.org/business-assistance

Find an Insurance Broker: Ask your local Chamber of Commerce or SBDC for referrals

FEMA National Flood Insurance Program (NFIP): floodsmart.gov

By diligently completing these tasks, you build a resilient safety net for your business, ensuring you can survive a crisis and recover more quickly and with greater stability.

VII. Government Contracts and Opportunities

NAVIGATING GOVERNMENT PROCUREMENT FOR DISASTER RECOVERY IN LOS ANGELES

For a Los Angeles small business recovering from a disaster, securing a government contract can serve as both a critical lifeline and a strategic step toward long-term stability. In the wake of emergencies, agencies at the local, county, and state levels urgently need reliable vendors to support response and rebuilding efforts, creating an immediate surge in procurement that can provide your business with stable revenue when it is needed most, while also positioning you as a trusted vendor for future opportunities. Navigating “government procurement,” however, the complex maze of rules, registrations, and paperwork, can feel overwhelming, especially during recovery. This guide demystifies the process, offering a clear roadmap to help you quickly register, find urgent contracting opportunities, and submit winning bids to support both community rebuilding and your own business resilience.

UNDERSTANDING THE GOVERNMENT PROCUREMENT LANDSCAPE

Key Terms You Should Know

Government Procurement is the formal process through which government agencies purchase goods and services from vendors.

Certifications are official designations your business can earn that qualify you for exclusive contracting opportunities. Common and valuable certifications include:

- **Small Business Enterprise (SBE):** A local certification with cities and counties, often providing a price-matching advantage.
- **Disadvantaged Business Enterprise (DBE):** A federal certification for businesses owned by socially and economically disadvantaged individuals.
- **Women-Owned Small Business (WOSB):** A federal set-aside certification.
- **Others include:** 8(a), HUBZone, and Service-Disabled Veteran-Owned (SDVOSB).
- **Pro-tip:** Pursuing these certifications is one of the most effective strategies for new vendors, as they dramatically reduce your competition for specific contracts. Visit your local SBDC to get more information on how to get certified.

Set-Aside is a contract competition reserved, either entirely or partially, for businesses holding specific **Certifications** (see above). Winning a set-aside contract means competing only against other businesses with the same designation.

Solicitation is the official notice an agency issues when it needs to buy something. Common types include:

- **Request for Proposal (RFP):** Used when the solution is not purely price-based; the government is evaluating quality, methodology, and expertise.
- **Invitation to Bid (IFB):** Used for standard, well-defined projects; the contract is typically awarded to the lowest-priced responsible bidder.
- **Request for Quote (RFQ):** Used for smaller purchases of commodities or standard services.

Prime Contractor is the primary vendor that holds a contract with a government agency. They often subcontract portions of the work to other businesses.

Subcontractor is a business that performs work for a prime contractor on a government project. A majority of small and medium businesses will operate as a subcontractor in these larger contracts.

STEP-BY-STEP GUIDANCE FOR WINNING GOVERNMENT CONTRACTS

Step 1: Get Your Business "Bid-Ready"

Before you can bid, your business must have its foundational documents in order.

- **Review Your Online Presence:** Government buyers and prime contractors will look you up. Ensure your website and LinkedIn profile are professional and reflect the capabilities you are selling.
- **Obtain a Unique Entity ID (UEI):** This number from [SAM.gov](https://sam.gov) replaces the DUNS Number and is mandatory for all federal contractors. It is also commonly used by state and local agencies.
- **Register on [SAM.gov](https://sam.gov):** The System for Award Management (SAM) is the primary database for the U.S. government. While cumbersome, registration is non-negotiable for federal work and is a mark of a serious vendor.
 - **Build a Past Performance Portfolio:** Government agencies want to see a proven track record. Start compiling a list of 3-5 past clients with project descriptions, contact information, and value. For new businesses without a long history, use references from any substantial work, and be prepared to explain your team's direct experience.
 - **Pro Tip:** Ensure your business finances, insurance, and any required state/local licenses are up to date. (For more information on finance and insurance, please visit our Capital and Insurance article) The government will check.
- **Get Your NAICS Codes:** Identify the North American Industry Classification System codes that best represent what your business does. These codes are used in every solicitation.

Pro Tip: A complementary resource is the [Procure LA: 9 Steps to Becoming Procurement Ready](#) guide, which provides an expanded framework for business preparation.

Step 2: Pursue Certifications for a Competitive Edge

Certifications can open doors to contracts reserved for specific business types.

- **Small Business Enterprise (SBE) / Local Business Preference:** Get certified with the **City of LA** and **LA County**. This gives you a bidding preference (e.g., a 5% price-matching advantage) on certain contracts.
- **Disadvantaged Business Enterprise (DBE):** A federal certification for businesses owned by socially and economically disadvantaged individuals, crucial for the Department of Transportation and other federally funded projects.
- **Other Federal Set-Asides:** Explore certifications like 8(a), WOSB, HUBZone, and Service-Disabled Veteran-Owned (SDVOSB).

Step 3: Find Opportunities and Market Your Business

Passively waiting for bids is not a strategy. You must be proactive.

Monitor Bid Portals:

- **Federal:** [SAM.gov](https://sam.gov)
- **State of California:** [Cal eProcure](https://calprocure.ca.gov/)
- **City of Los Angeles:** [Business Assistance Vendor Network \(BAVN\)](https://www.lapublicworks.com/bavn/)
- **LA County:** [LA County Vendor Link](https://www.lacounty.gov/procurement/)

Network with Agency Buyers and Prime Contractors: Attend pre-bid conferences, vendor fairs, and industry days. Connect with prime contractors on large projects; they are often required to meet small-business subcontracting goals.

Form Strategic Partnerships: For large contracts, consider teaming with another business as a **Joint Venture** or as a dedicated subcontractor. This allows you to combine strengths to meet experience or capacity requirements you might not be able to meet on your own. This is also a primary way to connect with **Prime Contractors** who need to meet subcontracting goals.

Step 4: Master the Solicitation and Submission Process

Winning a government bid requires meticulous attention to detail, an understanding of the process, and flawless execution.

Understand the Types of Solicitations

Government agencies use different solicitation methods depending on their needs. Knowing which type you are responding to dictates your strategy.

Types of Government Solicitations

TYPE	WHEN IT IS USED	KEY STRATEGY
REQUEST FOR PROPOSAL (RFP)	Complex services, solutions where approach matters	Emphasize quality, expertise, and unique methodology, not just price.
INVITATION FOR BID (IFB)	Standard goods, construction projects with clear specs	Be the lowest-priced bidder that meets all mandatory requirements.
REQUEST FOR QUOTE (RFQ)	Small, commodity purchases	Provide a clear, competitive price with fast turnaround.

Know the Timeline: From Preparation to Performance

The procurement process is a marathon, not a sprint. This timeline outlines the typical journey for a small business pursuing its first government contract.

Total timeline for your first contract win: 3–6 months.

Typical Procurement Timeline

PHASE	DURATION	KEY MILESTONES
1. PREPARATION	1–4 weeks	<ul style="list-style-type: none"> - Register on Sam.gov (UEI) - Apply for certifications. - Set up portal profiles
2. BID ON OPPORTUNITY	2–4 weeks	<ul style="list-style-type: none"> - Find & analyze RFP/IFB/RFQ - Attend pre-bid meeting. - Prepare & submit proposal.
3. EVALUATION & AWARD	4–12+ weeks	<ul style="list-style-type: none"> - Agency review & scoring - Negotiations - Contract award or debrief
4. PERFORMANCE	Varies	<ul style="list-style-type: none"> - Project execution - Reporting/invoicing - Closeout

Take Action: The Submission Checklist

Execute Your Submission: Follow these critical action steps to build a winning bid.

- **Master the Document:** Read the entire solicitation multiple times. Highlight deadlines, mandatory requirements, and evaluation criteria. Create a checklist of every item needed.
- **Ask Informed Questions:** Submit written questions before the deadline and attend the pre-bid meeting. This is where critical details and agency priorities are revealed.
 - **CAUTION: Missing a small detail can disqualify your bid.**
- **Tailor Your Strategy:**
 - **RFP:** Demonstrate value, expertise, and methodology. Do not just compete on price.
 - **IFB:** Ensure perfect compliance with all specs and be the lowest *responsible* bidder.
 - **RFQ:** Provide a clear, itemized, and competitively priced quote.
- **Conduct a Final Audit:** Have a second person review your entire submission against your checklist. Verify all forms are signed, attachments are included, and formatting is correct.
- **Submit Early:** Government deadlines are absolute. Submit electronically at least 24 hours in advance to avoid technical issues. Save your submission receipt.
- **Learn from the Outcome:** If unsuccessful, request a debrief to understand weaknesses and improve your next proposal.

Important Note on Bid Protests: A bid protest is a formal challenge to the award process designed to ensure fairness. If you have strong evidence that an award was improperly made, you may file a protest, but be aware that strict, short deadlines apply. This is a complex legal area; always consult your PTAC advisor before initiating a protest.

Avoid These Common Government Bidding Mistakes

- X Missing a Deadline:** Government deadlines are often "no later than" at a specific time. Late bids are almost always rejected outright.
- X Submitting an Incomplete Bid:** Failing to include every required form, attachment, or signature.
- X Not Being "Responsible" or "Responsive":** A "non-responsive" bid does not meet the solicitation's material requirements. A "non-responsible" bidder is deemed unable to perform the work due to lack of experience, financial resources, or a poor past performance record.
- X Underestimating Costs:** Government work often has strict reporting and compliance requirements. Ensure your price covers all your costs, including this administrative overhead.
- X Giving Up Too Early:** The first bid is a learning experience. Persistence is key in government contracting.

DIRECTORY: TRUSTED AGENCIES & SMALL BUSINESS RESOURCES FOR PROCUREMENT SUPPORT

Navigating government contracting can be a powerful opportunity for recovery and growth. To get started efficiently, **connect first with a free, trusted advisor** who can demystify the process, help with certifications, and identify relevant opportunities. Then, engage with the key agencies.

Step 1: Get Expert Guidance—Connect with a Procurement Advisor First

These organizations provide **free, specialized counseling** to help you understand the landscape, get certified, and bid successfully. Starting here will save you significant time and prevent costly mistakes.

Trusted Organizations

ORGANIZATION	WHAT THEY DO	BEST FOR / KEY INSIGHT
PROCUREMENT TECHNICAL ASSISTANCE CENTER (PTAC) / APEX ACCELERATORS	Your single most important resource. Provides free one-on-one counseling to navigate the entire government contracting process, from registration to bidding.	Getting a dedicated advisor for federal, state, and local contracts. APEX Accelerators
BUSINESS SUPPORT ORGS <i>(SBDCS, SCORE, CHAMBERS OF COMMERCE)</i>	Provide mentorship, business plan review, and host workshops specifically on government contracting.	Foundational education and strategic planning for entering the public sector market.
LAEDC BUSINESS ASSISTANCE PROGRAM	Offers free, one-on-one consulting to help navigate procurement, understand certifications, and integrate contracting into your recovery plan.	Personalized strategy for leveraging contracts in your overall business recovery. LAEDC Business Assistance

Step 2: Register & Certify with Key Agencies

Use this directory to take official steps. Your advisor from Step 1 will help you determine which registrations and certifications are right for your business.

Procurement Platforms and Agencies Directory

AGENCY / PROGRAM	PRIMARY ROLE	KEY RESOURCE & PRO-TIP
SYSTEM FOR AWARD MANAGEMENT <i>(SAM.GOV)</i>	The FREE, official federal system where you must register to do business with the U.S. government.	SAM.gov Pro-Tip: Registration is free. Beware of third-party sites that charge for "help."
SMALL BUSINESS ADMINISTRATION (SBA)	Manages key federal certifications like the 8(a) Business Development program for set-aside contracts.	SBA Local Assistance Directory
LOS ANGELES COUNTY DEO	The hub for doing business with LA County. Runs the Small Business Enterprise (SBE) program and connects local businesses with county opportunities.	LA County DEO Procurement Pro-Tip: Explore key certifications for extra points: - Disabled Veteran Business Enterprise (DVBE) (State) - City of LA's Equal Benefits Opportunity (EBO) - Local Business Preference (LBP)

CONCLUSION: YOUR PATH TO BECOMING A GOVERNMENT VENDOR

Government procurement is a marathon, not a sprint. It requires an upfront investment of time to understand the system and get registered. However, by leveraging free resources like your local PTAC, pursuing relevant certifications, and submitting meticulous bids, you can position your small business for long-term, stable growth through government contracts.

Key Pro Tips for a Government Contracting Success

- **Start with Your PTAC.** This is your most valuable free resource.
- **Get Certified.** Local and SBE certifications are your low-hanging fruit for a competitive edge.
- **Read Like a Lawyer.** The solicitation document is your bible; follow it exactly.
- **Network Relentlessly.** Build relationships with both agencies and prime contractors.
- **Be Patient and Persistent.** Your first "win" will make the initial effort worthwhile.

By taking methodical, informed action, you can secure the contracts needed not just to survive, but to grow stronger and more resilient than before.

CHECKLIST: GOVERNMENT PROCUREMENT FOR LOS ANGELES SMALL BUSINESSES

Turn insight into action with this step-by-step checklist, designed to help you execute the procurement process outlined in “Navigating Government Procurement.”

Get Ready: Lay The Foundation

- Contact Your PTAC** – This is your #1 free resource. Schedule a one-on-one counseling session to create a personalized plan.
 - [APEX Accelerators](#)
- Review Your Online Presence** – Audit your website and LinkedIn profile. Ensure they are professional and clearly reflect the goods/services you sell.
- Secure Core Business Documents** – Ensure your business finances, insurance, and all required state/local licenses are current and in good standing.
- Bookmark Key Portal** –
 - **Federal:** [SAM.gov](https://sam.gov)
 - **State of California:** caleprocure.ca.gov
 - **City of Los Angeles:** business.lacity.gov/grow-business/contract-city
 - **LA County:** lacovss.lacounty.gov/webapp/VSSPSRV11/AltSelfService
 - **APEX Accelerators:** apexaccelerators.us/#
 - **LA County DEO:** lacounty.gov/business/doing-business-with-la-county
 - **SBA Local Help:** sba.gov/local-assistance
 - **LAEDC Assistance:** laedc.org/business-assistance

Step 1: Get "Bid-Ready" (Registrations & Profiles)

- Secure Your Online Presence** – Ensure your business website and LinkedIn profile are professional and reflect your core capabilities.
- Obtain Your Unique Entity ID (UEI)** – Register for free on [SAM.gov](https://sam.gov) to get this mandatory identifier.
- Complete Your SAM.gov Registration** – Build a full profile in the System for Award Management.
- Build a Past Performance Portfolio** – Compile a list of 3–5 past clients with project details, contacts, and value.
- Identify Your NAICS Codes** – Determine the codes that best represent your products or services.

Step 2: Pursue Certifications (Gain A Competitive Edge)

- Apply for Local Certifications** – get certified as a small business enterprise (SBE) with the city of LA and LA County.
- Explore State & Federal Set-Asides** – investigate eligibility for certifications such as Disadvantaged Business Enterprise (DBE), 8(a), WOSB, or HUBZone.

Step 3: Find Opportunities & Network (Be Proactive)

- Monitor Bid Portals Daily/Weekly** – Actively check the bookmarked portals for new RFPs, IFBs, and RFQs.
- Attend Pre-Bid Conferences & Industry Days** – Find and register for pre-bid conferences, vendor fairs, and industry days for your target agencies.
- Connect with Prime Contractors** – IDENTIFY AND REACH OUT TO LARGE CONTRACTORS IN YOUR FIELD TO EXPLORE SUBCONTRACTING OPPORTUNITIES.

- Form Strategic Partnerships** – Consider joint ventures or teaming agreements to bid on larger contracts.

Step 4: Master The Bid & Submission Process

When You Find an Opportunity:

- Master the Solicitation Document** – Read the entire RFP/IFB/RFQ multiple times. Highlight deadlines, mandatory requirements, and evaluation criteria.
- Ask Informed Questions** – Submit written questions to the listed contact before the deadline. Attend the mandatory pre-bid meeting.
- Tailor Your Strategy to the Solicitation Type:**
 - **For an RFP:** Focus on value, expertise, and methodology.
 - **For an IFB:** Ensure perfect compliance and be the lowest responsible bidder.
 - **For an RFQ:** Provide a clear, itemized, and competitive quote.
- Conduct a Final Compliance Audit** – Have a second person review the entire submission against a checklist of all requirements.
- Submit Early** – Submit electronically at least 24 hours before the absolute deadline. Save your submission receipt.

After Submission:

- Request a Debrief if Unsuccessful** – Use the feedback to understand your score and improve your next proposal.
 - **CAUTION:** Always consult your PTAC advisor before considering a bid protest.

Key Pro-Tips For Government Contracting Success

- Start with Your PTAC.** This is your single most valuable free resource.
- Get Certified Early.** Unlock set-aside contracts and competitive preferences.
- Read the Solicitation Like a Lawyer.** Missing one requirement is the top reason for disqualification.
- Network Relentlessly.** Build relationships with agency buyers and prime contractors.
- Be Patient and Persistent.** View your first bid as a critical learning investment.

Ongoing Considerations

- Follow Up** – Check bid portal statuses and respond to any agency requests immediately.
- Stay Updated** – Watch agency websites and newsletters for new procurement programs and policy changes.
- Tap Your Free Support Network** – Contact your PTAC, SBDC, SCORE, or LAEDC for ongoing, no-cost advising.

Quick Links

Federal: [SAM.gov](https://sam.gov)

State of California: caleprocure.ca.gov

City of Los Angeles: business.lacity.gov/grow-business/contract-city

LA County: lacovss.lacounty.gov/webapp/VSSPSRV11/AltSelfService

APEX Accelerators: apexaccelerators.us/#

LA County DEO: lacounty.gov/business/doing-business-with-la-county

SBA Local Help: sba.gov/local-assistance

LAEDC Assistance: laedc.org/business-assistance

By diligently completing these tasks, you position your business as a prepared and proactive vendor, significantly enhancing your chances of securing a stable government contract.



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